

**TOWNSHIP OF ESSA  
CONSENT AGENDA  
WEDNESDAY, MARCH 23, 2022**

**A – ITEMS RECEIVED AS INFORMATION**

- p.1 1. Correspondence from the Ministry of Infrastructure, re: Getting Ontario Connected Act, 2022.
- p. 3 2. Emails from the Association of Municipalities of Ontario (AMO):
- p. 5 a) March 15, 2022 – Lead Where You Live: AMO’s Guide to Running for Municipal Election – Available Now.
- b) March 16, 2022 – Policy Update – Ontario Expanding Mobile Crisis Response Teams, Excess Soil Regulation Implementation Postponed, Increasing Long-Term Care Staffing.
- p. 7 3. Correspondence from the County of Simcoe:
- p. 13 a) March 11, 2022 – County Council Highlights from Council Meeting of March 8, 2022 and Committee of the Whole on February 22, 2022.
- p. 15 b) March 14, 2022 – Resolution – Human Trafficking Sexual Exploitation.
- c) March 17, 2022 – Transit Operators and Maintenance Staff Show Dedication to County of Simcoe Communities.
- p. 16 4. Correspondence from the Northwestern Ontario Municipal Association (NOMA) dated January 17, 2022, re: Resolution No. 2022-01 “Support for the Expansion of NOSM to Address the Urgent Need for Physicians in Northern Ontario”
- p. 18 5. Email from Essa resident Sanjeet Singh dated March 3, 2022, re: Fireworks Allowance Request for Diwali.
- p. 19 6. Correspondence from the Ministry of Northern Development, Mines, Natural Resources and Forestry dated March 3, 2022, re: Seeking Input About the Use of Floating Accommodations on Waterways over Ontario’s Public Lands.
- p. 21 7. Correspondence from the Simcoe County District School Board dated March 3, 2022, re: Request for Review of Education Development Charges.
- p. 23 8. Media Releases from Ontario News
- p. 26 a) March 7, 2022 - Ontario Investing in Additional Supports for People Experiencing Homelessness.
- b) March 7, 2022 – Ontario Connecting More Communities to High-Speed Internet Access
- p. 30 9. Correspondence from the Township of Woolwich dated March 8, 2022, re: Resolution – Mental Health Supports.
- p. 32 10. Correspondence from the Town of Wasaga Beach dated March 11, 2022, re: County of Simcoe Regional Government Review Service Delivery Task Force – Fire Services.
- p. 38 11. Correspondence from the Town of Mono dated March 11, 2022, re: Resolution – Call for Greater Provincial Support to Ukraine.

- p. 40 12. Email from the Simcoe County Historical Association dated March 15, 2022, re: You're Invited! SCHA AGM March 22 with Guest Speaker Dave Town.
- p. 44 13. Correspondence from the Municipality of South Huron dated March 15, 2022, re: Firefighter Certification.
- p. 69 14. Nottawasaga Futures Newsletter – March 16, 2022.
- p. 56 15. Email from ROMA Communications dated March 16, 2022, re: ROMA Board March Highlights.
- p. 57 16. Correspondence from the Simcoe Muskoka District Health Unit dated March 16, 2022, re: Response to the Opioid Crisis in Simcoe Muskoka and Ontario-Wide.
- p. 59 17. Notice from the City of Barrie, re: Adoption of City of Barrie Official Plan 2051.
- p. 60 18. Town of the Blue Mountains Staff Report PDS.22.037 dated February 28, 2022, re: Ontario Housing Affordability Task Force.
- p. 103 19. Correspondence from the Town of Collingwood dated March 3, 2022, re: Collingwood Affordable Housing Task Force (AHTF) Final Report.

**B – ITEMS RECEIVED AND REFERRED TO SERVICE AREA FOR ACTION**

None.

**C – ITEMS RECEIVED AND REFERRED TO SERVICE AREA FOR REVIEW AND REPORT TO COUNCIL**

None.

**Ministry of Infrastructure**

Broadband Strategy Division

777 Bay Street, 4<sup>th</sup> Floor, Suite 425  
Toronto, Ontario M5G 2E5**Ministère de l'Infrastructure**Division des stratégies pour l'accès à large  
bande777, rue Bay, 4 étage, Suite 425  
Toronto (Ontario) M5G 2E5**Getting Ontario Connected Act, 2022**

I am pleased to reach out to you today, following the update that the Minister of Infrastructure, The Honourable Kinga Surma provided (March 7, 2022) to municipal heads of council.

The Government is committed to ensuring that all communities across Ontario have access to high-speed internet by committing nearly \$4 billion in funding-based opportunities for unserved and underserved communities. The *Building Broadband Faster Act* was enacted in April 2021 to help achieve this goal by the end of 2025. This legislation will help remove barriers or delays to broadband project construction and support a more streamlined approach to the deployment of high-speed internet infrastructure.

The Building Broadband Faster Act Guideline (Guideline) was then released in November 2021 to outline the standards for supporting broadband deployment. This was accompanied by a Statement of Intent that provided a roadmap for further legislative, regulatory, and policy tools to facilitate this work.

In line with the Statement of Intent, the Government of Ontario has introduced the *Getting Ontario Connected Act, 2022* which, if passed, would help achieve its high-speed internet goals by reducing construction delays and expediting collaboration among infrastructure owners.

The legislation, if passed, would amend the *Building Broadband Faster Act, 2021* (BBFA) to set required service standards to ensure municipalities provide timely responses to right-of-way permit requests. It would also require information and data sharing by municipalities, infrastructure owners and other stakeholders upon request in relation to designated broadband projects.

Infrastructure Ontario is concurrently developing an online platform called Broadband One Window that would provide municipalities and stakeholders with easy and secure access to datasets while helping to manage right of way access applications.

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The legislation, if passed, would also amend the *Ontario Underground Infrastructure Notification System Act, 2012* to improve the process for locating underground infrastructure while enabling construction activities in the province to be completed faster and more efficiently, without compromising safety.

The government has worked with municipalities and other key stakeholders to communicate the impacts these measures would have in advancing broadband projects. To further support these efforts, I would appreciate your feedback on a proposal to be posted shortly on [Ontario's Regulatory Registry](#) related to these amendments, as well as a separate proposal for an administrative penalties framework under the BBFA, which will be developed in the coming months.

Thank you for your ongoing support and should you have any questions, please do not hesitate to contact the Ministry at [broadband@ontario.ca](mailto:broadband@ontario.ca).

Yours sincerely,

Jill Vienneau

Digitally signed by Jill Vienneau  
DN: cn=Jill Vienneau, o=Ministry of  
Infrastructure, ou=Broadband Strategy  
Division, email=jill.vienneau@ontario.ca, c=CA  
Date: 2022.03.07 15:39:30 -0500

Jill Vienneau  
Assistant Deputy Minister  
Broadband Strategy Division



A2a

**Lisa Lehr**

---

**From:** AMO Events <events@amo.on.ca>  
**Sent:** March 15, 2022 10:01 AM  
**To:** Lisa Lehr  
**Subject:** Lead Where You Live: AMO's Guide to Running for Municipal Election

AMO Update not displaying correctly? [View the online version](#)  
Add Communicate@amo.on.ca to your safe list



March 15, 2022

## **Lead Where You Live: AMO's Guide to Running for Municipal Election**

**Available Now**

The Association of Municipalities of Ontario (AMO) understands there are many moving parts and things to know when it comes to running for municipal council.

With the October 2022 election in mind, AMO has assembled an easy-to-use guide that provides all the information you need when preparing to run for council. What you will find in AMO's guide are important considerations on managing your campaign like:

- How municipal government works, including the role of council and structure of government
- Key things to know about managing a campaign, including key dates and eligibility requirements
- Rules related to campaigning, including campaign finance rules
- Tips for dealing with media/social media
- Election day and information about voting
- Key resources for after the election

Although the **Lead Where You Live** guide doesn't get into the ins and outs of council and council meetings, it does highlight things you will want to get familiar with during your campaign so you are prepared should you be elected.

After the election, AMO will be providing a range of training and resources to help incoming councillors navigate the ins and outs of council meetings, legislation, staff-council relationships, conflict of interest and so much more.

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This new and refreshed guide replaces AMO's '*So You Are Thinking of Running for Council*'.

**Note:** This guide is for individual purchase and not available for reproduction or sharing.

Get your copy of *Lead Where You Live* [here](#).

\*Disclaimer: The Association of Municipalities of Ontario (AMO) is unable to provide any warranty regarding the accuracy or completeness of third-party submissions. Distribution of these items does not imply an endorsement of the views, information or services mentioned.



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Association of Municipalities of Ontario  
200 University Ave. Suite 801, Toronto ON Canada M5H 3C6

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[EXTERNAL]

Lisa Lehr

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**From:** AMO Communications <Communicate@amo.on.ca>  
**Sent:** March 16, 2022 1:45 PM  
**To:** Lisa Lehr  
**Subject:** AMO Policy Update - Ontario Expanding Mobile Crisis Response Teams, Excess Soil Regulation Implementation Postponed, Increasing Long-Term Care Staffing

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Add Communicate@amo.on.ca to your safe list



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March 16, 2022

## **AMO Policy Update - Ontario Expanding Mobile Crisis Response Teams, Excess Soil Regulation Implementation Postponed, Increasing Long-Term Care Staffing**

### **Ontario Expanding Mobile Crisis Response Teams**

On March 11, 2022, the province announced \$4 million in funding over two years to police services in 28 Ontario communities. The funding for Mobile Crisis Response Teams will help increase their capacity to respond to calls from individuals experiencing a mental health or addictions crisis. It will enable police services to add mental health and addictions crisis workers to existing Mobile Crisis Response Teams and help ensure these specialized resources are available where and when needed. Maximum funding for each project is \$120,000 per fiscal year for a total of \$240,000 over two years.

In November 2020, the government provided \$6.5 million for Mobile Crisis Response Teams in 33 communities. AMO welcomes this new intake of funding.

### **Proposed One-Year Implementation Delay of Excess Soil Requirements to January 1, 2023**

The Ministry of the Environment, Conservation and Parks (MECP) is proposing to pause the implementation of the excess soil requirements under O. Reg. 406/19: On-

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Site and Excess Soil Regulation (“Excess Soil Regulation”) that came into effect on January 1, 2022, until January 1, 2023.

The proposed pause would provide more time for gradual implementation and understanding of responsibilities for developers and municipal governments under the regulation. Feedback on the proposal will be received until April 10, 2022, on the Environmental Registry. In the meantime, the Ministry’s regulatory framework as it was in effect before January 1, 2022, continues to apply.

## Ontario Further Increasing Staffing in Long-Term Care

The Ontario government has committed to provide \$673 million to long-term care homes this year to hire and retain up to 10,000 long-term care staff across the province. This is part of the province’s \$4.9 billion commitment to hire more than 27,000 long-term care staff over four years and ensure that residents receive on average four hours of direct care per day by 2024-25.

This funding increase is to raise the daily provincial average from two hours and 45 minutes of direct care to three hours and 15 minutes per resident, per day by the end of the 2022-23 fiscal year. The funding also includes \$106.76 million for homes to increase direct care provided by allied health care professionals by 10% by the end of this fiscal year. In addition to this increase and the \$270 million increase in 2021-22, the following annual increases are also expected:

- \$1.25 billion in 2023-24
- \$1.82 billion in 2024-25.

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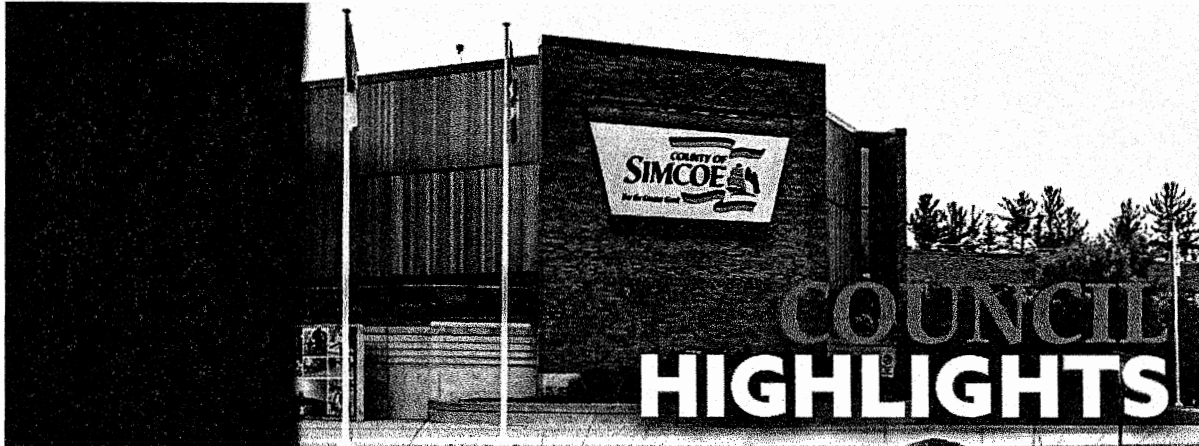
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[EXTERNAL]

**Lisa Lehr**

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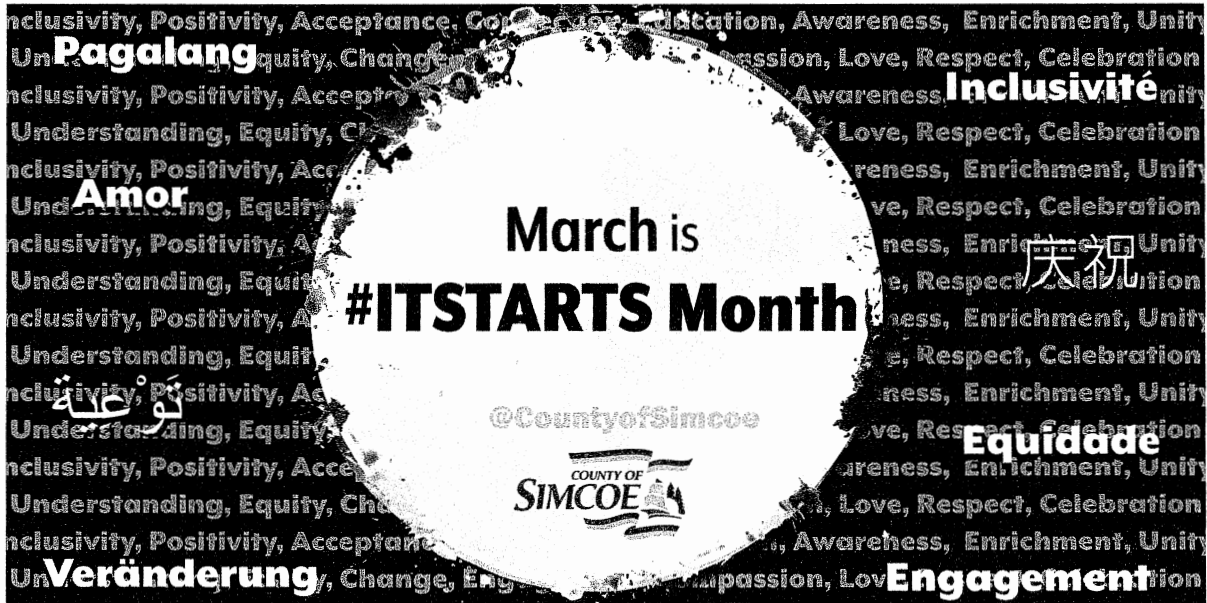
**From:** County Of Simcoe Communications <Communications@simcoe.ca>  
**Sent:** March 11, 2022 3:13 PM  
**To:** Lisa Lehr  
**Subject:** County Council Highlights - meeting held March 8, 2022



Council Highlights are intended to provide a summary of Council proceedings only. The information contained within the Highlights is based on approved material from within the associated agenda packages, linked at the bottom. These reports were part of the agendas from the **Council Meeting on March 8, 2022** and **Committee of the Whole on February 22, 2022**. For more information on any item covered in the Highlights, each article is hyperlinked to the appropriate report, which can be accessed by clicking on the title. Images are also linked to relevant resources.

A recording of these sessions is also available for public viewing on the [County's YouTube channel](#).

- Service Simcoe



March is #ITSTARTS Month. Click on the image above to learn more about how you can participate.

## SWIFT Update

On February 22, 2022, the Warden and CAO briefed Council on the Southwestern Integrated Fibre Technology (SWIFT) board’s activities. SWIFT is a non-profit municipally led broadband expansion project created to improve internet connectivity in underserved communities and rural areas across Southwestern Ontario.

Warden Cornell indicated that all 97 SWIFT contracts totaling an investment of \$268 million in broadband infrastructure have now been awarded. Councillors were interested in having a GIS map from the County which shows where high speed internet is/isn’t available – CAO Aitken indicated that staff are working on this and will keep Councillors updated as it progresses.

## Human Trafficking

The crime of human trafficking in Ontario is threatening our most vulnerable population, and Ontario resources have reportedly served 427 young girls that have been victimized/exploited since 2013.

On March 8, 2022, Council approved the County of Simcoe to raise further awareness to the issue of human trafficking by utilizing communications platforms, and to initiate training and a strategy for all staff and council, working with Simcoe County, community partners, and school boards to eradicate human trafficking. Council also approved forwarding a copy of the resolution regarding human trafficking and sexual exploitation to all Simcoe County MPPs/MPs and municipalities to support in further awareness and action.



**THE NEW CARTS ARE FILLED WITH BENEFITS**

- Reduced litter from wind and critters
- Easier to move to the curb
- Improved curbside aesthetics on collection day

[CLICK FOR MORE INFORMATION](#)

For more information on all the benefits of our new automated cart collection program, click on the image above to visit [carts.simcoe.ca](https://carts.simcoe.ca). Our site also includes information on the size swap program, which allows residents to select smaller cart sizes that may better suit their lifestyle.

## Carts Accessibility Accommodation Process

The Accessibility for Ontarians with Disabilities Act (AODA) and the Ontario Human Rights Code require that the County, as a provider of services, accommodate persons with disabilities.

On February 22, 2022, Council received a report on the curbside waste collection carts accessibility accommodation process, which is intended to remove barriers for persons with disabilities and is consistent with many other Ontario municipal jurisdictions that provide automated cart collection.

The report highlighted research that confirms that carts represent major physical improvements and have several ergonomic advantages over manual systems, including reduced reaching and bending, reduced back and shoulder stress, and reduced lifting and carrying.

On March 8, 2022, Council approved the proposed accommodations and application process. Staff will also investigate and incorporate additional accommodation options that keep within and enhance the curbside waste cart collection service accommodation process.

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## Museum Activity Report, October to December 2021

Simcoe County Museum was opened to the public with capacity limits and COVID-19 restrictions from October to December. During this time, staff continued to support museum activities both from home and onsite. Staff working from home developed and implemented a variety of online activities including virtual day camps, social media and website programs. Museum staff who remained on site focused on museum preventive conservation, artifact care and completion of large facility capital projects.

On February 22, 2022, Council received a report on Museum Activity from October to December 2021. In addition to providing updates on on-site and virtual programming, volunteers, the museum and gallery, and acquisitions, the report documented the financial impact of closures as a result of COVID-19. The museum closure for more than seven months in 2021



resulted in a loss of admission of approximately \$154,103. This loss was offset by the Canadian Heritage COVID Reopening Grant of \$100,000 and program supplies and materials savings of approximately \$35,270.

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## French Language Services Coordinator Update

Within Simcoe County's 16 municipalities, there are three designated Francophone areas: Penetanguishene, Essa Township and Tiny Township. The County is committed to improving its French Language Services capacity to meet the needs of current and future francophone residents within the three designated French areas.

In 2018, one-time funding of \$90,000 was granted to Georgian Village through Health Canada over a 2.5-year period from November 2018 to June 2021. In response to this funding, a French Language Services Coordinator was recruited and significant enhancements in communications, programming and signage were implemented at Georgian Village.

On March 8, 2022, Council approved staff proceeding with recruitment of one temporary full-time French Language Services Coordinator for 15 months, subject to Ontario Health Central funding approval. Providing French language support on a broader regional basis across the County of Simcoe will improve access to services and build inclusion and equity across the region.

AP22



 **LINX** Happy **Transit Appreciation Day** 2022



Warden George Cornell has officially proclaimed March 18<sup>th</sup>, 2022 as Transit Worker Appreciation Day. Remember to thank local transit operators and maintenance staff by using the hashtag #TransitConnectsSimcoeCounty on social media on March 18, 2022.

Council Meeting Agenda -  
March 8, 2022

Committee of the Whole Meeting Agenda -  
February 22, 2022

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County of Simcoe  
Office of the Warden  
1110 Highway 26,  
Midhurst, Ontario L9X 1N6

Main Line (705) 726-9300  
Toll Free (866) 893-9300  
Fax (705) 725-1285  
simcoe.ca

March 14, 2022

VIA EMAIL

Attention: Simcoe County Municipal Clerks  
MP John Brassard, Barrie-Innisfil  
MP Doug Shipley, Barrie-Springwater-Oro Medonte  
MP Terry Dowdall, Simcoe-Grey  
MP Adam Chambers, Simcoe North  
MP Scot Davidson, York-Simcoe  
MPP Andrea Khanjin, Barrie-Innisfil  
MPP Doug Downey, Barrie-Springwater-Oro Medonte  
MPP Jim Wilson, Simcoe-Grey  
MPP Jill Dunlop, Simcoe North  
MPP Caroline Mulroney, York Simcoe

**Subject: Human Trafficking Sexual Exploitation**

County Council reviewed the correspondence regarding the above noted matter during their Committee of the Whole meeting on February 22, 2022. After due consideration, County Council endorsed the following resolution:

Whereas the crime of Human trafficking in Ontario is threatening our most vulnerable population, Ontario resources have reportedly served 427 young girls that have been victimized/exploited since 2013 that include Simcoe County as a recruitment hub and subsidiary of the trafficking recruitment corridor;

And Whereas the provincial government has dedicated significant funding to support County/Regions in executing strategies to address Human Trafficking; these strategies are based on the core components of education, prevention, housing, and supports;

And Whereas statistics report a 43% increase in 2019 (Stats Can), and projecting a marked increase in 2020 -2021 as a result of COVID-19 shadow pandemic results from isolation;

And Whereas Peel Region has made significant progress by supporting the Anti-Human Trafficking Service Providers Roundtable consisting of Regional Police, and over forty service agencies committed to supporting survivors, and training frontline staff;

Now Therefore Be It Resolved That the County of Simcoe raise further awareness to the issue of Human Trafficking by utilizing communications platforms to further community awareness, initiating training and a strategy for all staff and council, working with Simcoe County, community partners, and school boards to eradicate Human Trafficking;

And Further That a copy of this resolution be forwarded to all Simcoe County MPPs/MPs and municipalities in Simcoe County.

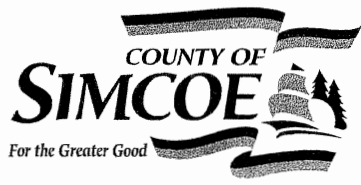
A36

Should you have any questions regarding this correspondence please contact the undersigned at [warden@simcoe.ca](mailto:warden@simcoe.ca).

Yours truly,

A handwritten signature in black ink, appearing to read "George Cornell". The signature is written in a cursive style with a large, sweeping initial "G".

George Cornell  
Warden



# Release

County of Simcoe, Office of the Warden and CAO  
1110 Highway 26, Midhurst, Ontario L9X 1N6  
simcoe.ca

## FOR IMMEDIATE RELEASE

### **Transit operators and maintenance staff show dedication to County of Simcoe communities**

**Midhurst/March 17, 2022** – Warden George Cornell has officially proclaimed March 18<sup>th</sup>, 2022 as Transit Worker Appreciation Day. The outstanding achievements of LINX and LINX PLUS+ Transit operators and maintenance staff have shown the pride and dedication that these employees have in their communities, including maintaining critical services during the COVID-19 pandemic.

“Transit operators and maintenance staff ensure that our communities have a safe, economical way of connecting to one another,” said Warden George Cornell. “The County would like to thank all of our hard working transit operators and maintenance staff for keeping our communities moving and connected.”



*Photo caption: Warden Cornell and Councillor Stewart Strathearn take a ride on LINX to thank drivers for keeping our communities connected*

Transit operators and maintenance staff ensure that communities are connected and thriving throughout Simcoe County. Routes include Penetanguishene/Midland - Barrie, Wasaga Beach - Barrie, Orillia - Barrie, Collingwood - Wasaga Beach, New Tecumseth - Bradford West Gwillimbury, and Midland - Orillia. These essential routes ensure that residents are able to travel between communities to medical appointments, to obtain and retain employment, and doing our part to keep the economy going during difficult times.

Residents of the County of Simcoe are encouraged to thank local transit operators and maintenance staff by using the hashtag #TransitConnectsSimcoeCounty on social media on March 18, 2022. All good wishes will be shared with transit operators and maintenance staff.

#### **About Simcoe County LINX and LINX PLUS+ Transit**

Simcoe County LINX is a conventional public transit system with six routes connecting communities across the County that links major urban hubs and local transit services in the County of Simcoe. The LINX and LINX PLUS+ transit system provides citizens and visitors with reliable and courteous transit system in clean, safe and accessible vehicles.

#### **About the County of Simcoe**

County of Simcoe is composed of sixteen member municipalities and provides crucial public services to County residents in addition to providing paramedic and social services to the separated cities of Barrie and Orillia. Visit our website at [simcoe.ca](http://simcoe.ca).

- 30 -

**Andrea Walasek**  
Public Relations Consultant  
County of Simcoe, Service Simcoe Department  
249-535-3511 (mobile)  
[Andrea.Walasek@simcoe.ca](mailto:Andrea.Walasek@simcoe.ca)

**Collin Matanowitsch**  
Manager, Public Relations  
County of Simcoe, Service Simcoe Department  
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Representing the Districts of Kenora, Rainy River and Thunder Bay  
P.O. Box 18200 Thunder Bay ON P7B 1K7  
www.noma.on.ca  
p. 807.833.8607 e. admin@noma.on.ca

January 17, 2022

**Resolution 2022-01: Support for the Expansion of NOSM to address the urgent need for physicians in Northern Ontario.**

Background:

There is a desperate shortage of physicians and health care professionals in Northwestern Ontario. The global pandemic has put a microscope on the inadequacies and vulnerabilities present in the health care system in northern communities with limited access to physicians and specialists. Northwestern Ontario is a vast geographic region, and many smaller communities are not equipped with their own hospitals or trained professionals. Therefore, residents from many municipalities must travel long distances to access health care services. Procuring and retaining skilled physicians that can respond to the unique and multifaceted health care needs of Northern communities is of vital importance and will translate to lives saved.

The Northern Ontario School of Medicine (NOSM), along with Lakehead and Laurentian universities, developed a unique and successful curriculum that resulted in highly trained physicians and specialists. A large portion of students complete their training in rural communities in Northwestern Ontario and many choose to stay and develop their practice. NOSM has proven highly successful at providing doctors for Northern Ontario.

Recommendation:

WHEREAS that the Northwestern Ontario Municipal Association recognizes the urgent need for physicians in Northern Ontario as it is experiencing a shortage of trained physicians and specialist physicians;

AND WHEREAS one in eight Northern residents do not have access to a family doctor and many must travel long distances to access health care services representing the failure of health care in Northern Ontario;

AND WHEREAS communities in Northern Ontario require access to equitable health care, especially underserved rural, Indigenous, and Francophone communities;

AND WHEREAS the expansion of physician training at NOSM is a way to encourage more physicians to come and work in Northern communities and care must be taken to encourage newly trained physicians to stay and contribute to the health care crisis in the North;

AND WHEREAS although highly successful at providing doctors for Northern Ontario, NOSM has fewer health care professionals' spots than the rest of Ontario medical schools and it would take at minimum, five NOSM graduating classes at sixty-four physicians per year to address the current shortage.

THEREFORE BE IT RESOLVED THAT with the announcement of NOSM becoming a free-standing University, the Northwestern Ontario Municipal Association requests that the Provincial Government and

the Ontario Medical Association immediately expand NOSM's capacity to meet the needs of Northern Ontario, with added MD positions, Residency positions (PGY 1, 3, and 4) and clinical teaching funding to the Northern Ontario Academic Medicine Association.

FURTHER BE IT RESOLVED THAT a copy of this resolution be forwarded to Premier Doug Ford, Minister of Colleges and Universities Jill Dunlop, Minister of Health Christine Elliot, MPP Victor Fedeli, The Leaders of the Opposition Parties, Ontario Medical Association, Northern School of Medicine, Northern Ontario Academic Medicine Association, Association of Municipalities of Ontario (AMO), the Federation of Northern Ontario Municipalities (FONOM), all Clerks and CAOs of NOMA.

Moved By: Wendy Brunetta

Seconded By: Rick Dumas

CARRIED

*Wendy Brunetta*

---

President

Cc: Hon. Jill Dunlop, Minister of Colleges and Universities  
 Hon. Christine Elliot, Minister of Health  
 Hon. Victor Fedeli, Minister of Economic Development, Job Creation & Trade  
 Hon. Steven Del Duca, Leader of the Ontario Liberal Party  
 Hon. Andrea Horwath, Leader of the Ontario NDP Party  
 Ontario Medical Association  
 Northern School of Medicine  
 Northern Ontario Academic Medicine Association  
 Association of Municipalities of Ontario  
 Federation of Northern Ontario Municipalities  
 All Clerks and CAOs of NOMA

**From:** Sanjeet Singh  
**Sent:** March 3, 2022 3:25 PM  
**To:** Sandie Macdonald <[smacdonald@essatownship.on.ca](mailto:smacdonald@essatownship.on.ca)>  
**Cc:** Krista Pascoe <[kpascoe@essatownship.on.ca](mailto:kpascoe@essatownship.on.ca)>; Andrea Hutchins <[ahutchins@essatownship.on.ca](mailto:ahutchins@essatownship.on.ca)>;  
Lisa Lehr <[llehr@essatownship.on.ca](mailto:llehr@essatownship.on.ca)>  
**Subject:** Fireworks allowance REQUEST for Diwali

Hello Sandi and Team,

I am a resident of \_\_\_\_\_ My background is Indian and our biggest festival is Diwali.

Last year I called to check if my family can do fireworks( of course as per code) on Diwali and it was very politely rejected, since the bylaws does not allow it. *Fire works is a big and a very important part of celebration for Indians in Diwali as it is a way to ward off all evil spirits as well as add to festive mood.*

A lot of other regions( Barrie, Brampton, Mississauga, Oshawa, Whitby etc.....) have started allowing fireworks for Diwali due to the increasing population of Indian population in Ontario. I would really appreciate if you can join these regions and add Diwali/ Diwali weekend to add to the fireworks allowable days for this year and forward.

I am writing this email to request the city to update the bylaws, so that Indian background people can celebrate Diwali every year as they would back home in India.

Thank you for your help in advance.

Sanjeet Singh



Ministry of Northern Development,  
Mines, Natural Resources and  
Forestry

Ministère du Développement du Nord, des  
Mines, des Richesses naturelles et des  
Forêts



Policy Division

Division de la politique

Director's Office  
Crown Forests and Lands Policy Branch  
70 Foster Drive, 3<sup>rd</sup> Floor  
Sault Ste. Marie, ON P6A 6V5

Bureau du directeur  
Direction des politiques relatives aux forêts et  
aux terres de la Couronne  
70, rue Foster, 3<sup>e</sup> étage  
Sault Sainte Marie, ON P6A 6V5

March 03, 2022

Re: Seeking input about the use of floating accommodations on waterways over Ontario's public lands

Greetings,

The Ministry of Northern Development, Mines, Natural Resources and Forestry (NDMNR) would like to make you aware of a Bulletin recently posted to the Environmental Registry of Ontario [<https://ero.ontario.ca/notice/019-5119>].

We are seeking to engage municipalities on potential ideas and approaches to manage "camping" and the use of floating accommodations on waterways over Ontario's public lands. The ministry is seeing increased interest in the use of waterways by various types of vessels (i.e., watercrafts equipped for overnight accommodation). In some cases, the ministry has heard concerns relating to vessels that are primarily designed for accommodation and not navigation.

We are seeking input from the public, Indigenous communities, and municipal associations, and various stakeholders including your organization **by April 19, 2022**.

Input from this process will inform consideration of potential future changes intended to address growing concerns around the impacts of this activity on Ontario waterways and those who use them.

Please note, no regulatory changes are being proposed at this time. Any regulatory or policy changes that may be considered in the future would be posted on the Environmental Registry for consultation purposes.

If you have any questions, please reach out to Julie Reeder, Sr. Program Advisor, Crown Lands Policy Section at [Julie.reeder@ontario.ca](mailto:Julie.reeder@ontario.ca).

Sincerely,

Peter D. Henry, R.P.F.  
Director  
Crown Forests and Lands Policy Branch

Ab

- c. Pauline Desroches, Manager, Crown Lands Policy Section  
Julie Reeder, Sr. Program Advisor, Crown Lands Policy Section

March 3, 2022

The Honourable Stephen Lecce  
 Minister of Education  
 900 Bay Street, 14<sup>th</sup> Floor  
 Toronto, ON  
 M7A 1L2

Dear Minister Lecce,

On behalf of the Board of Trustees for the Simcoe County District School Board (SCDSB), I would like to take this opportunity to express our concern regarding the current Education Development Charges (EDCs) within our jurisdiction.

On October 12, 2018, the province modified the legislation that governs EDCs and issued Ontario Regulation 438/18 which amended Ontario Regulation 20/98. The amendment froze EDCs at rates that were in effect on August 31, 2018. On March 29, 2019, the province issued Ontario Regulation 55/19 which further amended Ontario Regulation 20/98. One of the main purposes of this amendment was to partially relax the above noted rate freeze and provide a provisional phase-in of proposed EDC rates. This allowed an annual increase of existing rates by the greater of 5 percent or \$300 for residential development, and the greater of 5 percent or \$0.10 per square foot for non-residential development for the length of the by-law. The proposed EDC rates indicated in the SCDSB's 2018 Background Study were \$3,578 per residential dwelling unit and \$0.97 per square foot of non-residential gross floor area. Under the amended legislation, the SCDSB has and will continue to collect the following relative amounts:

Per residential dwelling unit:

- i. May 27 to October 29, 2019 - \$1,611
- ii. October 30, 2019 to October 29, 2020 - \$1,911
- iii. October 30, 2020 to October 29, 2021 - \$2,211
- iv. October 30, 2021 to October 29, 2022 - \$2,511
- v. October 30, 2022 to October 29, 2023 - \$2,811

Non-residential per square foot:

- i. May 27 to October 29, 2019 - \$0.37
- ii. October 30, 2019 to October 29, 2020 - \$0.39
- iii. October 30, 2020 to October 29, 2021 - \$0.41
- iv. October 30, 2021 to October 29, 2022 - \$0.43
- v. October 30, 2022 to October 29, 2023 - \$0.45

Based on these values, the SCDSB has and will continue to annually collect between 21 percent and 55 percent **less** per residential unit in EDCs than justified in the SCDSB's Ministry of Education approved 2018 Background Study. Similar proportional losses will also be incurred in the collection of non-residential EDCs.

A7



As noted in the 2018 Background Study and evident in the SCDSB's past and recent Ministry of Education approvals for capital funding, Simcoe County continues to experience extensive residential growth. As a result, enrolment pressures will require long range accommodation solutions. Currently, the board has more pupils than available space, and even with the approved new projects, continued investment will be required. The SCDSB's 2018 Background Study projected the need for 36 public school sites over the 15-year analysis term to accommodate this growth, and board staff believe this estimate may in fact be under projecting the actual long-term need.

With the identified needs, increased land values, and increased barriers to site acquisitions and municipal and planning approvals, the SCDSB is concerned that the current restrictions will result in extensive EDC deficits and delays. While the SCDSB acknowledges initiatives taken to address affordable housing, we are firm believers in the concept of growth paying for growth, and we are concerned that these deficits will become unviable and/or passed on to ratepayers. We would also like to point out that municipal and county development charges, which are much larger in monetary scale, have continued to increase unabated in order to provide the necessary services and infrastructure to accommodate current and future growth.

As we prepare for our 2023 EDC by-law renewal process, we respectfully request a review of the EDC restrictions in order to ensure the resources exist to continue accommodating the relatively unprecedented growth experienced and expected to continue in Simcoe County.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Jodi Lloyd", written in a cursive style.

Jodi Lloyd  
Chairperson  
Simcoe County District School Board

c: Hon. Doug Downey, MPP, Barrie, Springwater, Oro-Medonte  
Hon. Jill Dunlop, MPP, Simcoe North  
Andrea Khanjin, MPP, Barrie, Innisfil  
Jim Wilson, MPP, Simcoe Grey  
Hon. Caroline Mulroney, MPP, York-Simcoe  
All Simcoe County Municipal Clerks  
Board of Trustees, SCDSB  
John Dance, Director of Education, SCDSB

**From:** Ontario News <[newsroom@ontario.ca](mailto:newsroom@ontario.ca)>

**Sent:** March 7, 2022 9:35 AM

**To:** Colleen Healey <[chealey@essatownship.on.ca](mailto:chealey@essatownship.on.ca)>

**Subject:** Ontario Investing in Additional Supports for People Experiencing Homelessness



## NEWS RELEASE

# Ontario Investing in Additional Supports for People Experiencing Homelessness

## New Homelessness Prevention Program Helping Break the Cycle of Home Insecurity

**March 07, 2022**

Ministry of Municipal Affairs and Housing

WHITBY — The Ontario government is investing an additional \$25 million annually in a new Homelessness Prevention Program to help more people experiencing or at risk of homelessness find the right housing services and other supports. The new program will simplify and streamline operations so municipal service managers can spend less time on paperwork and more time working with their clients to help find housing and other supports and help those at-risk of homelessness stay in their homes. The additional funding brings Ontario's total yearly investment in the program to close to \$464 million - almost half a billion dollars.

“Our government inherited a homelessness prevention system administered through several different government programs that was underfunded, fragmented and overly complex,” said Steve Clark, Minister of Municipal Affairs and Housing. “With Ontario’s new Homelessness Prevention Program, we are simplifying the delivery of services and increasing funding so our municipal partners can spend more time focusing on providing vulnerable Ontarians with the supports they need to stay in their homes or get the housing they need.”

The Homelessness Prevention Program launching on April 1, 2022, combines three programs: Community Homelessness Prevention Initiative, Home for Good, and the Strong Communities Rent Supplement Program. It will give service managers more flexibility to target funding where it is



needed the most and allow for greater financial accountability by measuring service managers' progress in reducing and preventing homelessness in their communities.

Access to this funding will be based on having in place a By-Name List that meets the provincial requirements and contains detailed, up-to-date information from individuals experiencing homelessness to help connect them to local supports.

The government is also investing an additional \$6.7 million in the Indigenous Supportive Housing Program, bringing the total annual investment to \$30 million.

“Our government recognizes how important culturally appropriate housing is for Indigenous communities, and how critical these services are to improving the physical, mental and social well-being of Indigenous people across Ontario,” said Greg Rickford, Minister of Indigenous Affairs. “Through the Indigenous Supportive Housing Program, our government is more than doubling Ontario’s annual investment in Indigenous supportive housing, to ensure those at-risk for homelessness have access to the resources they need and deserve.”

The shortage of housing supply impacts all Ontarians, no matter their background or budget. The province’s ongoing work to increase the supply of market housing complements historic investments to increase the supply of supportive and affordable housing for the most vulnerable. As part of the consultations through the Community Housing Renewal Strategy, the government is working with service managers and housing providers to make community housing more efficient and sustainable – helping to protect essential community housing stock and ensure Ontario’s most vulnerable people remain housed.

## QUOTES

“Everyone deserves a safe place to call home; it is a basic human right. This funding from the Province of Ontario will support critical homelessness prevention and housing services to help ensure Durham Region remains a healthy, safe and prosperous place. This investment will bring us one step closer to achieving our goal of ending chronic homelessness in Durham Region by 2024.”



**- John Henry, Regional Chair and CEO, Region of Durham**

“With today’s announcement, Ontario is taking critical steps toward ending homelessness. By pairing the By Name List’s powerful, real-time, person specific data with increased and more flexible funding, Ontario municipalities will be able to improve the coordination of their homelessness responses, unlock new solutions, increase efficiency and most importantly, deliver better housing outcomes for vulnerable Ontarians. This is really smart policy that puts Ontario on the cutting edge of provincial responses to homelessness in Canada.”

**- Tim Richter, President and CEO of the Canadian Alliance to End Homelessness**

## Quick Facts

- The new investments can be used to fund the operation of supportive housing units created through the province’s \$1 billion Social Services Relief Fund (SSRF) – one of the biggest investments the province has made in affordable housing and homelessness supports in Ontario’s history. Thanks to Ontario’s SSRF, the government is helping to create approximately 1,200 new supportive housing units.
- Ontario is also providing the Canadian Alliance to End Homelessness with up to \$600,000 in 2022-23 to deliver by-name list training and implementation support related to HPP.
- HPP is a direct response to feedback from the 2020-21 Supportive Housing Consultation. The changes made through the creation of the new program address recommendations in the Auditor General’s 2021 value-for-money audit on homelessness.

## Media Contacts

**Zoe Knowles**  
Minister’s Office  
[Zoe.Knowles@ontario.ca](mailto:Zoe.Knowles@ontario.ca)

MMAH Communications Branch  
[mma.media@ontario.ca](mailto:mma.media@ontario.ca)

**Krista Pascoe**

---

**From:** Colleen Healey  
**Sent:** March 7, 2022 1:18 PM  
**To:** Krista Pascoe  
**Subject:** FW: Ontario Connecting More Communities to High-Speed Internet Access

For consent

*Colleen Healey-Dowdall*

Chief Administrative Officer  
Township of Essa  
[chealey@essatownship.on.ca](mailto:chealey@essatownship.on.ca)  
705-424-9917 x109

---

**From:** Ontario News <[newsroom@ontario.ca](mailto:newsroom@ontario.ca)>  
**Sent:** March 7, 2022 1:17 PM  
**To:** Colleen Healey <[chealey@essatownship.on.ca](mailto:chealey@essatownship.on.ca)>  
**Subject:** Ontario Connecting More Communities to High-Speed Internet Access

**Ontario**



**NEWS RELEASE**

## **Ontario Connecting More Communities to High-Speed Internet Access**

**New legislation helping to accelerate connectivity projects**

**March 07, 2022**  
Ministry of Infrastructure

TORONTO – The Ontario government is introducing legislation to help bring reliable high-speed internet to underserved and unserved communities sooner. If passed, the changes would remove barriers, duplication and delays, making it easier and faster to build high-speed internet infrastructure across the province.

“By taking this leap, our government is helping to accelerate the deployment of high-speed internet, providing people with the digital services they need and deserve,” said Kinga Surma, Minister of Infrastructure. “The *Getting Ontario Connected Act, 2022*, if



passed, would help meet our government's commitment to connect every community with access to high-speed internet by the end of 2025. We're building Ontario faster and strengthening our communities while laying the foundation for long-term economic growth."

Ontario is investing \$900 million in more than 180 broadband, cellular and satellite projects across the province. The *Getting Ontario Connected Act, 2022* would provide the tools and assurances that internet service providers need to get shovels in the ground as early as this summer.

The new legislation would also improve Ontario One Call's processes of determining the location of underground infrastructure like telecommunications lines, water mains and gas pipelines, known as locates. Instead of everyone using their own locate process, they would be able to have the work done by one person in some situations, reducing duplication. This is expected to significantly reduce waiting periods for internet service providers, strengthen safety for workers, and improve the accuracy of results, leading to accelerated construction of broadband infrastructure across Ontario.

"It often takes businesses and builders too long to start construction because of how complicated it is to get information about underground infrastructure," said Ross Romano, Minister of Government and Consumer Services. "These are costly delays to building critical high-speed internet projects and housing developments that we can't afford, which is why we're accelerating how quickly workers can get shovels in the ground."

"Ontarians expect and deserve reliable internet service wherever they live, learn or do business," said Todd Smith, Minister of Energy. "By removing barriers to high-speed internet expansion, more Ontarians will be able to access public services, such as health care and education, operate businesses and access employment opportunities."

The legislation builds on the progress the government has already made as part of its plan to get Ontario connected, including an investment of nearly \$4 billion to provide people and businesses across the province with access to reliable high-speed internet. The province also took action to help speed up construction of projects through the *Supporting Broadband and Infrastructure Expansion Act, 2021* and the *Building Broadband Faster Act, 2021*.

Today's introduction of legislation would help expand access to digital health care services, as well as ensuring that everyone in Ontario can work, learn, start a business, participate in the agricultural sector and connect with family and friends.

## Quick Facts

- All underground infrastructure owners are required to register with One Call as members, including gas and oil utilities, electrical utilities, telecommunication



companies and municipalities. One Call currently has 835 members across the province.

- In 2021, Ontario One Call processed 1,114,404 locate requests.
- The Ontario government is investing over \$900 million in more than 180 broadband, cellular and satellite projects, bringing faster internet access to 375,000 homes and businesses across the province and significantly improving cellular connectivity throughout Eastern Ontario.
- In 2021, Ontario announced projects in regions across the province, including six projects that will serve Northern Ontario, 17 Improving Connectivity for Ontario (ICON) projects led exclusively by the province, and 58 projects that Ontario is co-funding with Canada through ICON and the Universal Broadband Fund.
- The province has invested in initiatives to improve connectivity across Eastern and Southwestern Ontario. It has also invested in high-speed internet projects in rural and Northern communities through other initiatives, such as the Northern Ontario Heritage Fund Corporation and the Next Generation Network Program.
- Expanding access to high-speed internet is part of Ontario Onwards: Ontario's COVID-19 Action Plan for a People-Focused Government, which includes more than 30 projects that are changing the way people and businesses interact with government.

## Additional Resources

- [Getting Ontario Connected Act, 2022](#)
- [Ontario Connects: making high-speed internet accessible in every community](#)
- [Supporting Broadband and Infrastructure Expansion Act, 2021](#)
- [2021 Ontario Economic Outlook and Fiscal Review: Build Ontario](#)
- [Ontario Builds map](#)

## Media Contacts

### Sofia Sousa-Dias

Ministry of Infrastructure  
Communications Branch  
[Sofia.Sousa-Dias@ontario.ca](mailto:Sofia.Sousa-Dias@ontario.ca)

### Hayley Cooper

Office of the Honourable Kinga Surma, Ontario's Minister of Infrastructure  
[Hayley.Cooper@ontario.ca](mailto:Hayley.Cooper@ontario.ca)

### Robina Hafizy

Ministry of Government and Consumer Services

A8b



Communications Branch  
[Robina.Hafizy@ontario.ca](mailto:Robina.Hafizy@ontario.ca)

**Cristian Buzo-Tingarov**  
Office of the Minister of Government and Consumer Services  
[Cristian.BuzoTingarov@ontario.ca](mailto:Cristian.BuzoTingarov@ontario.ca)

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[EXTERNAL]



THE TOWNSHIP OF  
WOOLWICH

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TEL. 519-669-1647 / 1-877-969-0094  
COUNCIL/CAO/CLERKS FAX 519-669-1820  
PLANNING/ENGINEERING/BUILDING FAX 519-669-4669  
FINANCE/RECREATION/FACILITIES FAX 519-669-9348

March 8, 2022

Prime Minister of Canada  
Hon. Justin Trudeau  
Office of the Prime Minister  
80 Wellington Street  
Ottawa, ON  
K1A 0A2

Premier of Ontario  
Hon. Doug Ford  
Legislative Building  
Queen's Park  
Toronto, ON  
M7A 1A1

Honorable Prime Minister Trudeau and Premier Ford:

RE: Resolution Passed by Woolwich Township Council – Mental Health Supports

This letter is to inform you that the Council of the Township of Woolwich endorsed the following resolution at their meeting held on March 7, 2022:

**WHEREAS the Council of the Township of Woolwich (the "Township") has been an annual funding partner of Woolwich Counselling Centre to support local mental health counselling; and**

**WHEREAS Woolwich Counselling Centre is part of the broader Counselling Collaborative of Waterloo Region, a community-based partnership between six community counselling service providers within Waterloo Region; and**

**WHEREAS the COVID-19 pandemic has had a significant impact on individuals and families, both globally and locally, including immediate and ongoing mental health concerns; and**

**WHEREAS the Township is aware that there has been an average 39% increase in total client referrals, which includes a 71% increase in child and youth referrals, for government funded programs in 2021 across member organizations of the Counselling Collaborative of Waterloo Region, which has led to difficulty for the member organizations to keep up with the demand in terms of bringing on new qualified staff to support the substantial increase in local client needs; and**

**WHEREAS** the Township believes local needs for mental health supports and difficulties in responding to this increased need is indicative of a broader issue across Ontario and is expected to continue in the future; and

**WHEREAS** the current provincial funding model for mental health support is fragmented across several ministries and programs;

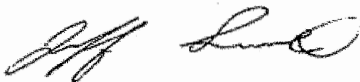
**NOW THEREFORE BE IT RESOLVED THAT** the Council of the Township of Woolwich requests that the Government of Canada ensure appropriate and sustained funding is transferred to provinces for mental health purposes in their 2022 budget; and

**THAT** the Council of the Township of Woolwich requests the Government of Ontario to provide stable, reliable and predictable funding for mental health organizations in their 2022 budget; and

**THAT** this resolution be forwarded to the Prime Minister, the Federal Minister of Finance, the local Member of Parliament, the Federation of Canadian Municipalities (FCM), the Premier of Ontario, the Ontario Minister of Finance, the local Member of Provincial Parliament, the Association of Municipalities of Ontario (AMO) and other municipalities in Ontario.

Should you have any questions, please contact Alex Smyth, by email at [asmith@woolwich.ca](mailto:asmith@woolwich.ca) or by phone at 519-669-6004.

Yours truly,



Jeff Smith  
Municipal Clerk  
Corporate Services  
Township of Woolwich

cc. Chrystia Freeland, Deputy Prime Minister and Minister of Finance  
Tim Louis, MP Kitchener-Conestogo  
Federation of Canadian Municipalities  
Peter Bethlenfalvy, Ontario Minister of Finance  
Mike Harris, MPP Kitchener-Conestogo  
Association of Municipalities in Ontario (AMO)  
Municipalities in Ontario



30 LEWIS STREET  
WASAGA BEACH, ONTARIO  
CANADA L9Z 1A1  
www.wasagabeach.com

March 11, 2022

Mr. John Daly  
Director of Legislative Services/Clerk  
County of Simcoe  
1110 Highway 26,  
Midhurst, ON  
L9Z 1N6

BY EMAIL ONLY

Dear Mr. Daly:

Re: County of Simcoe Regional Government Review Service Delivery Task Force - Fire Services

Please be advised that the Town of Wasaga Beach Coordinated Committee, during its March 10, 2022 meeting, adopted the following resolution:

"That the Community Services Section of Coordinated Committee receive the Chief Administrative Officer's report on the County of Simcoe Regional Government Review Service Delivery Task Force Fire Services Review for information;

Further that the Community Services Section of Coordinated Committee authorize the Chief Administrative Officer to inform the County of Simcoe that the Town of Wasaga Beach supports recommendations nine and ten of the Fire Service Review report;

And Further, that the Community Services Section of Coordinated Committee authorizes the CAO to request that County Council, through the Regional Government Review, formally request the Province to further review the interest arbitration system, as the changes introduced in 2018 have not impacted wage increases awarded to the fire services sector, often exceeding negotiated settlements for other municipal employee groups, continuing to place a financial strain on municipalities, and creating wage compression with Fire Department leadership;

And Further, that as part of the review, the Province confirm that it is the employer's responsibility to define the hours of work that best fits their circumstance rather than an arbitrator awarding a change;

And that this motion be circulated to all municipalities in the Province."

Attached is a copy of the report dated March 10, 2022. Your favourable consideration of this matter is appreciated.

Should you have any questions, please contact me at [cao@wasagabeach.com](mailto:cao@wasagabeach.com) or (705) 429-3844 Ext. 2222.

Sincerely,



George Vadeboncoeur  
Chief Administrative Officer

/pk

c. Wasaga Beach Town Council Members  
Association of Municipalities of Ontario  
All Municipalities in Ontario

**STAFF REPORT**

**TO:** Community Services Section of Coordinated Committee

**FROM:** George Vadeboncoeur, Chief Administrative Officer

**SUBJECT:** County of Simcoe Regional Government Review  
Service Delivery Task Force - Fire Services Report

**DATE:** March 10, 2022

**RECOMMENDATION**

THAT the Community Services Section of Coordinated Committee receive the Chief Administrative Officer's report on the County of Simcoe Regional Government Review Service Delivery Task Force Fire Services Review for information;

FURTHER that the Community Services Section of Coordinated Committee authorize the Chief Administrative Officer to inform the County of Simcoe that the Town of Wasaga Beach supports recommendations nine and ten of the Fire Service Review report.

**BACKGROUND**

The County of Simcoe established a Service Delivery Task Force Committee of County Council members to undertake reviews of the following services to determine if efficiencies could be found leading to improved services to tax payers. The services being reviewed are:

- Conservation Authority Services
- Fire Services
- Land Use Planning Services
- Library Services
- Transit Services
- Water and Waste Water Services
- Storm Water Management Services – completed, no further action required
- Legal Services – completed, no further action required

The subject of this report is the review of Fire Services.



The County engaged a third-party consultant to conduct a comprehensive review of Fire Services in the County of Simcoe, identifying possible efficiencies and preferred Service Delivery models including regional and sub-regional service models.

Through an RFP process, Pomax Consulting Inc. (Pomax) was selected by the County to complete the review. The Pomax team commenced the project and municipal engagement in May 2021.

On December 6, 2021 the County of Simcoe Regional Government Review Service Delivery Task Force received the final report and passed a resolution requesting that the report be sent to individual municipal Councils for review and comment.

The ten recommendations tabled with the Task Force are as follows:

1. "Share fire chiefs wherever possible. Examples of this include Innisfil and Bradford-West Gwillimbury, and Penetanguishene and Midland. There is an expectation that the number of responses will decline in the next few years as the province implements Medical Priority Dispatch System (MPDS). An advantage of sharing fire chiefs may be that the joint chief will find realistic ways to rationalize training, prevention, public education, and stations. Essa Township has an opportunity to share a fire chief with a neighbouring community or even amalgamating.
2. Share recruitment, intake, selection, training, and equipment in the same manner as takes place in North Simcoe. Duplication of these processes can be expensive. Sharing also supports consistency so that when the time comes that firefighters from different departments have to work together at mutual aid or other major incidents, they are familiar with common practices.
3. Share public education and prevention resources. This may not save money but may accomplish consistency in neighbouring communities and may enhance some communities that have inadequate resources.
4. Where possible consolidate fire services. This is not a minor step but it is one that has been accomplished before when municipalities amalgamate or a decision is made that shared services is best for a community <https://lincoln.ca/news/2021/06/media-releasetowns-lincoln-and-grimsby-embark-shared-fire-service-pilot-project>.
5. Several fire departments, during interviews, discussed establishing training centres – some with the perspective of providing services for a fee to other fire departments. Prior to taking those steps, partnerships should be discussed to defray costs and to determine the best location for training centres. Training centres that are established with the objective of defraying costs by renting to other fire departments do not have a history of success.

6. Prior to considering building a new fire station, undertake a needs analysis including response modelling and incident type. Fires may be an impetus for establishing a new or additional fire station but sometimes medical incidents are held out as part of the justification. Fires are on a downward trend. It is possible medical responses will also trend downwards. Schedule 1 RGR 2021-357 Page 28 Simcoe County Fire Services Review Final Report Part 1 Page | 27
7. Where possible, consider contracting services with a neighbouring municipality. Ramara Station 2's response area is a possible opportunity as are responses to areas that border other full time fire departments.
8. Employ the precept of closest or quickest vehicle responds. Although some form of cost per call may have to be worked out using the closest fire resource delivers service sooner.
9. Obtaining and understanding fire department data and information, particularly outcome information to answer the question "Why are we doing what we are doing?" should be the primary objective of all municipalities. It does not exist now notwithstanding the efforts of some departments who are attempting to secure information. This is a major undertaking that is not realistic for individual departments but could be provided by the county on a cost recovery basis. We recommend that municipalities work with the county to obtain that service, or the county should establish the service and offer it to those municipalities who see it as an advantage. During our interviews several CAOs envisioned the county as being the data and information centre.
10. We recommend that representatives of Simcoe County and the municipalities form a committee to further explore these recommendations, particularly the provision of a data service by the county as noted in recommendation 9."

On February 1, 2022 staff received a letter from the County of Simcoe Clerk's Department on behalf of the Service Delivery Task Force asking for feedback on the report.

At the February 10, 2022 Community Services Section of Coordinated Committee the Fire Chief provided a report requesting that if Council members had comments concerning the proposed efficiencies, service delivery models and recommendations outlined in the review, that they provide such comments to the Chief Administrative Officer.

## **DISCUSSION**

Based on the feedback from individual Council members, it is felt two of the ten recommendations found within the Pomax report warrant additional exploration.

Recommendation number nine supports the County providing data collection and analysis services due to challenges for smaller municipalities undertaking the same

exercise. While conducting interviews with municipalities, Pomax received comments from several Chief Administrative Officers indicating that the County could assist as a data and information centre. This would ensure that the data required to make decisions is collected and what is collected is standardized across the County. One area identified is outcome information, similar to the data collected by other emergency services. With automation, training and building on data already collected for other purposes, this should be fairly easy to implement.

Recommendation number ten supports the creation of a committee comprised of municipalities and representatives of the County to further explore all of the recommendations, in particular the provision of a data service by the County as noted in recommendation nine. Some areas of interest include, sharing in the recruiting of volunteer Fire Fighters, Fire Prevention and Training. It was noted that a "...significant level of cooperation and sharing in Simcoe was identified..." as already occurring.

Although it was not considered as part of the review or a recommendation, some Council members feel the disproportionate escalation of firefighter wages and benefits, supported by the Arbitration system, is an issue that deserves attention and resources. It is acknowledged that this is beyond a local issue and should be addressed by the province as a priority as it impacts all fire services.

In discussing the recommendations with the Fire Chief, he is committed to reviewing all aspects of his administration and operations to identify areas to improve efficiencies and service delivery in the spirit outlined in the Promax Report.

Respectfully Submitted,

George Vadeboncoeur  
Chief Administrative Officer



March 11, 2022

Right Honourable Justin Trudeau  
Prime Minister of Canada  
Office of the Prime Minister  
80 Wellington Street  
Ottawa, ON K1A 0A2

Dear Right Honourable Justin Trudeau:

On March 8, 2022, Council for the Town of Mono passed the following resolution calling on the federal government to provide greater support to Ukraine in their fight against the invasion of their sovereign territory by Russia.

Resolution #9-5-2022

*Moved by Ralph Manktelow, Seconded by Fred Nix*

*WHEREAS Russia made an unprovoked attack on the people of Ukraine on the 24th day of February and continues to wage war;*

*WHEREAS the Town of Mono is aghast at this aggression, and the carnage that is happening to the Ukrainian people and their land;*

*WHEREAS we are alarmed at the implications to world security;*

*WHEREAS we know that our efforts as a small municipality are slight, but that collectively the many voices of the world have great power and can exert meaningful pressure on President Putin to stop this war;*

*AND THAT the Town of Mono strongly condemns Russia's attack on Ukraine;*

*AND THAT by this motion and by flying the Ukrainian Flag at the Town Hall, the Town of Mono extends a strong gesture of support to the Ukrainian people,*

*AND THAT we call on the Canadian Government without delay to provide greater material support, to exert maximum sanctions and pressure on Russia and to use all diplomatic means possible to end this war.*

**"Carried"**



A11

Respectfully,

**Fred Simpson**

Digitally signed by Fred Simpson  
Location: Town of Mono  
Date: 2022-03-11 15:20:05:00

Fred Simpson  
Clerk

cc: Hon. Anita Anand, Minister of National Defence  
Hon. Kyle Seeback, MP Dufferin-Caledon  
Hon. Doug Ford, Premier of Ontario  
Hon. Sylvia Jones, Solicitor General & MPP Dufferin-Caledon  
All Ontario Municipalities

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E: [info@townofmono.com](mailto:info@townofmono.com)  
W: [townofmono.com](http://townofmono.com)

347209 Mono Centre Road  
Mono, ON L9W 6S3

39

**Lisa Lehr**

---

**From:** Simcoe County Historical Association <info@simcoecountyhistory.ca>  
**Sent:** March 15, 2022 2:00 PM  
**To:** Lisa Lehr  
**Subject:** You're invited! SCHA AGM March 22 with Guest Speaker Dave Town

Greetings!

[View this email in your browser](#)



## Get To Know your Long Ago

The S.C.H.A. is a non-profit volunteer organization dedicated to the preservation, appreciation, and dissemination of the history and heritage of Simcoe County.

Originally organized in 1891 as The Simcoe County Pioneer and Historical Society, the SCHA has undergone several name changes ultimately reorganizing in 1971 to become Simcoe County Historical Association, operating under the Charter of the Ontario Historical Society.

### **Annual General Meeting**

**Tuesday, March 22**

7pm

Join Zoom Meeting

<https://us06web.zoom.us/j/82025800831?pwd=ZGV6QIV0VHZBUkkrb2ExSXRmQ2dKZz09>

Meeting ID: 820 2580 0831

Passcode: 298539

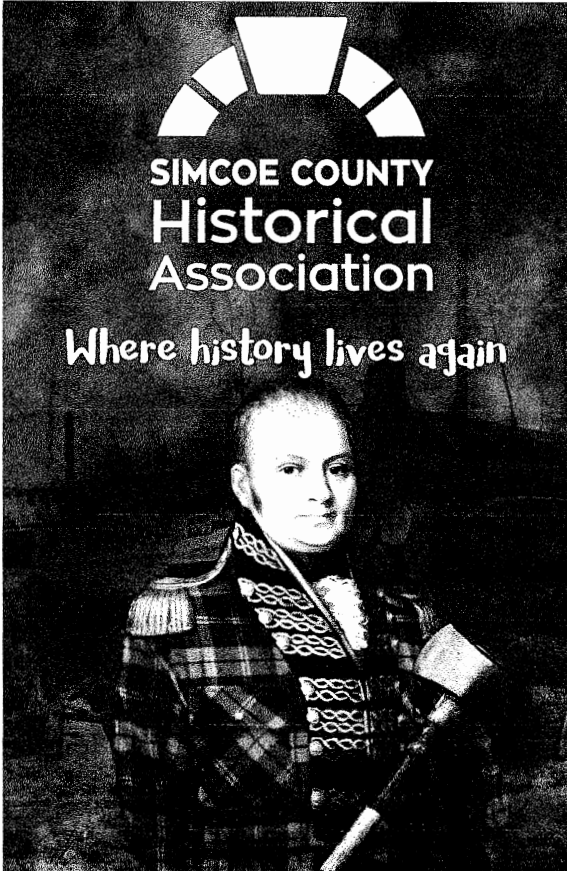
Or join by phone - Find your local number: <https://us06web.zoom.us/j/kzQDq9Ae3>

**Guest Speaker**

**Dave Town**

**Yellowhead's Revolt:**

How an Indigenous Orillia leader stood up to the the white man and his fellow chiefs in a battle against residential schools.



**SIMCOE COUNTY  
Historical  
Association**

*Where history lives again*

**SCHA History Conference**

Since 2019, the SCHA has been preparing for a history conference to be held at the Simcoe County Museum.

It is now scheduled for September 10, 2022.

To help us with our planning, we would appreciate your input.

Please take a moment to answer this short 3 question [survey](#).

thank you!

**2022 Simcoe County Heritage Business Award Winner**

Simcoe County Historical Association is pleased to announce the selection of Shaws Maple Syrup of Oro-Medonte as the 2022 Heritage Business Award winner.

Congratulations to the Shaw Farm and Family—a 5 generation family business in Simcoe County contributing to the stewardship of Ontario maple trees, and to ongoing local economic development and resiliency spanning 118 years.

An award ceremony will take place on Tuesday, April 5<sup>th</sup> from 11-2 pm at the Shaw Pancake House located on 493 Line 14 South, Oro-Medonte with a pancake and maple syrup luncheon beginning at 11:30, followed by formal congratulations and the personal Shaw story. Take a walk on the hiking trail to learn even more about their maple syrup history.

This invitation is extended to all Simcoe County Historical Association members and their friends. Come and join us as we celebrate with the Shaw family and our Oro-Medonte neighbours.



Help the SCHA continue to offer great historical programming, events  
and information!



A12

**Keep your membership in good standing.**

**Pay your 2022 membership by credit card or via PayPal on our [website](#)  
or by mail ([cheque/form](#)).**

Annual Membership fee for individuals or organizations: \$20

Questions about memberships? Contact us at [membership@simcoecountyhistory.ca](mailto:membership@simcoecountyhistory.ca)

**We want to remind all our members who have a love of history, value the importance of preserving and promoting the heritage of Simcoe County, and who want to actively support our organization, to please contact us if interested or just curious about more ways to get involved.**



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*Banner image courtesy of the Simcoe County Archives.*

**Our mailing address is:**

P.O. Box 144, Barrie, ON L4M 4S9

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**CORPORATION OF THE MUNICIPALITY OF SOUTH HURON**

322 Main Street South P.O. Box 759

Exeter Ontario

N0M 1S6

Phone: 519-235-0310 Fax: 519-235-3304

Toll Free: 1-877-204-0747

www.southhuron.ca

---

March 15, 2022

Via Email to: [amo@amo.on.ca](mailto:amo@amo.on.ca)

AMO  
200 University Ave,  
Suite 801  
Toronto ON M5H 3C6

**Re: Firefighter Certification**

Council of the Municipality of South Huron received your correspondence dated February 25, 2022, concerning the draft regulations regarding firefighter certification at their March 7, 2022 Council Meeting. The following resolution was passed:

**Motion: 086-2022**  
**Moved: B. Willard**  
**Seconded: A. Neeb**

**That South Huron Council support AMO's February 25, 2022 correspondence, and the support letter be distributed to AMO, the Province of Ontario, Premier, Ontario Municipalities, Solicitor General, and the Ontario Association of Fire Chiefs.**

Please find attached the originating correspondence for your reference.

Respectfully,

A handwritten signature in cursive script that reads "Sue Johnson".

Sue Johnson  
Administrative Assistant  
Corporate Services/Clerk's Department  
Municipality of South Huron  
519-235-0310 X 225

Encl.

AB



**CORPORATION OF THE MUNICIPALITY OF SOUTH HURON**

322 Main Street South P.O. Box 759

Exeter Ontario

NOM 1S6

Phone: 519-235-0310 Fax: 519-235-3304

Toll Free: 1-877-204-0747

[www.southhuron.ca](http://www.southhuron.ca)

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cc Premier Doug Ford  
Ontario Municipalities  
Solicitor General  
Ontario Association of Fire Chiefs

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A13



# Office of the President

Sent via e-mail: [sylvia.jones@ontario.ca](mailto:sylvia.jones@ontario.ca)

February 25, 2022

The Honourable Sylvia Jones  
Solicitor General of Ontario  
George Drew Building, 18<sup>th</sup> Floor  
25 Grosvenor Street  
Toronto, Ontario M7A 1Y6

**RE: Firefighter Certification**

Dear Solicitor General Jones,

I write to you concerning the draft regulations regarding firefighter certification in response to the posting made on January 28, 2022.

To start, the brevity of the consultation process means that the AMO Board of Directors (and we suspect, the vast majority of municipal councils), have not had a chance to consider or review the proposed regulations in question. The Fire Marshal of Ontario office's distribution of a written presentation to municipal officials, with only three business days to the close of the consultation period, did not facilitate thoughtful municipal review. We would also observe the two technical briefings for municipal officials seemed to be hastily convened. The consultation notice asked for invitations not to be shared. We are concerned that a lack of sharing, and not knowing who was invited, likely contributed to the low municipal participation rates of these sessions.

It is our view that this consultation process is not an example of the type of broad-based municipal engagement necessary for regulations of this scale and scope. As municipal governments are the employers and funders of fire services, we had expected a more comprehensive and transparent consultation with our members.

We believe a more thorough engagement with the municipal sector is necessary for the Ministry to fully appreciate the effects such regulations will have on municipal governments and their fire services. We, therefore, would ask for a two-month extension to afford an appropriate amount of time for the Ministry officials to brief municipal leaders and for councils to be able to thoughtfully reply back on the draft regulations to your Ministry. We understand that the smallest municipalities will be affected the most by these proposed regulations. Ministry outreach must be targeted especially to these communities.

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Despite these consultation shortcomings, and without the benefit of broad-based member input, we can offer some preliminary commentary for your consideration. In principle, certification is a step in the right direction. Municipal governments are supportive of efforts to modernize and enhance the professionalism of the fire services that serve Ontario communities. That said, we would ask that the above statement should not be construed or represented as an AMO endorsement of the draft regulations.

AMO understands that the Ontario Seal would provide flexibility based on basic National Fire Protection Association (NFPA) professional qualification standards without requiring NFPA certification. To that end, the Ontario Seal proposed in the current draft is an improved certification approach compared to earlier regulations revoked in 2019.

Legacy provisions are very important to ensure that municipalities are not burdened with unnecessary costs for retraining firefighters who have been adequately trained to the level of service set by Council. We are pleased to see they are included. But such provisions must also include measures which attract and retain volunteer firefighters to serve within their communities. Additional training measures and certification must not serve as an added impediment for those who wish to volunteer as firefighters. Full-time fire fighters simply are not an option for most small, rural, and northern municipalities. The Ministry must propose measures which assist and support volunteer recruitment and composite fire services.

To date, AMO members and fire chiefs have advised that the Ontario certification process will create additional training and new cost pressures on fire services. To that end, it is our request that the Ministry provide some form of financial support during the 4 – 6-year implementation period. The level of support necessary should be based on evidence from fire chiefs and should include the submission of detailed training needs and expected impacts. We urge that fire chiefs be provided with a sufficient period of time to submit detailed fiscal and training impacts to the Ministry and their municipal councils. These training proposals can be used by the Ministry to design a means of providing financial support for small, rural, northern, volunteer, and composite fire services (or any service disproportionately burdened by certification) over the 4 – 6-year implementation period.

We should also point out that there is a distinction between providing local fire services with the support necessary to complete training and the Ministry's support of the Fire Marshal's office to carry out and complete certifications across Ontario. Both need adequate resources to successfully complete certification.

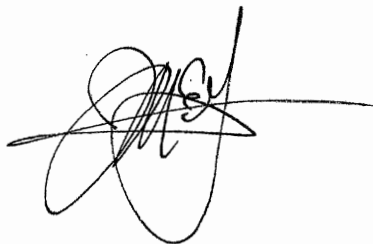
Similarly, the regulatory in-force date (currently July 1, 2022), must be moved well into 2023 or 2024 to fully prevent any in-year municipal budget hits and allow for good municipal financial planning. Of course, the level of multi-year provincial financial support offered to support certification will have a bearing on the in-force date and the adequacy of the lead up period.

As well, the certification process needs to be better aligned with the existing Community Risk Assessments that fire services have been asked to complete by 2025. It seems that the cart is being put in front of the horse. We would ask that these two initiatives be better aligned.

We would also note that the provision of fire services to the unincorporated areas of the province be addressed in an equitable manner to what is expected by municipal governments. Provincial reliance on municipalities to deliver this service, without paying for it, is not right or fair for municipal property taxpayers. This must also be addressed.

I trust these comments will assist the Ministry with its next steps.

Sincerely,



Jamie McGarvey  
AMO President and Mayor of Parry Sound

cc: The Honourable Steve Clark, Minister of Municipal Affairs and Housing  
Debbie Conrad, Assistant Deputy Minister, Strategic Policy, Research and  
Innovation Division, Ministry of the Solicitor General  
Jon Pegg, Fire Marshal of Ontario, Ministry of the Solicitor General  
Rob Grimwood, President of the Ontario Association of Fire Chiefs (O AFC), and  
Deputy Chief, Mississauga Fire and Emergency Services

AN

**Lisa Lehr**

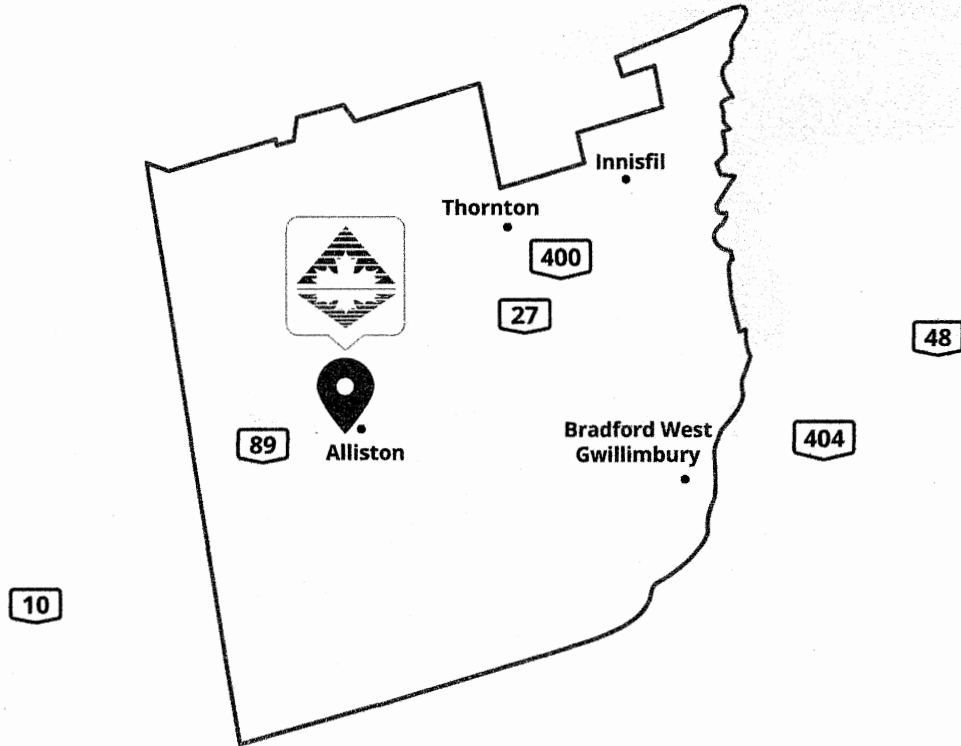
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**From:** Robin Brown <robin@nottawasaga.com>  
**Sent:** March 16, 2022 10:00 AM  
**To:** Lisa Lehr  
**Subject:** Nottawasaga Futures Newsletter



**Nottawasaga Futures is a community economic development agency serving the South Simcoe Area.**

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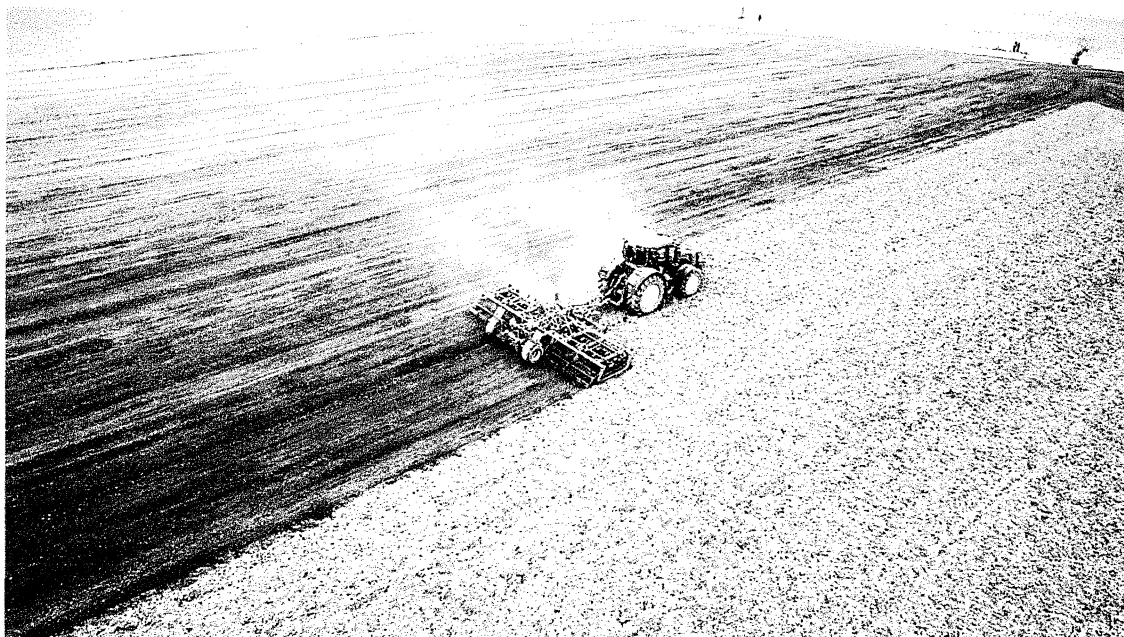
Small businesses are the backbone of our rural communities.

Nottawasaga Futures offers the support businesses need to grow and succeed in the following South Simcoe areas:

- Township of Adjala-Tosorontio
- Town of Bradford West Gwillimbury
- Township of Essa
- Town of Innisfil
- Town of New Tecumseth

When your business succeeds, so do we!





AgKnowledge 2022 was a great success!

In case you missed it, the recording is now available on our [youtube](#) channel

We would like to thank everyone who participated and we look forward to seeing you next year.



Do you follow us on Social Media?

We post information on our events and current programs and information from our local businesses and community organizations.

Check us out!

Facebook @NottawasagaFutures

Twitter @NottawasagaNews

Instagram nottawasagafutures

Youtube Nottawasaga Futures



The business communities of South Simcoe are strong and resilient. As we move toward returning things to normal, Nottawasaga Futures would like to know how we and our community partners can help. We are conducting a very short survey to get your input on what type of support would be most helpful. This portion of our survey program will focus on what we need to do to help our communities be an even greater place in which to do business.

[Click here for survey](#)



The Federal Government has launched the Canada Digital Adoption Program (CDAP). This is a \$4 billion dollar investment that will accelerate the digital transformation of SMEs through grants and loans.

Applications for loans and grants are now open. It includes a \$2,400 grant that is open to physical and online businesses

In the digital age, it's crucial for consumer-facing businesses to develop and implement e-commerce capabilities to remain competitive. The adoption of digital technologies enables businesses to serve existing customers more effectively and to attract new customers in the digital marketplace.

The Grow Your Business Online grant will help up to 90,000 small businesses take advantage of e-commerce opportunities.

A grant of up to \$2,400 to help with the costs related to adopting digital technologies. Grants will be available through local and regional service providers across Canada.

The service providers will also support a network of e-commerce advisors who will advise and help small businesses adopt e-commerce.

Applications can only be submitted by a small business that meets all of the following criteria:

- Is a for-profit business (including for-profit social enterprises and co-operatives)
- Is a registered or incorporated business
- Is a consumer-facing business

- Can be accessed by consumers or provides in-person services to consumers
- Has at least one employee
- Must commit to maintaining digital adoption strategy for six months after participation in the program
- Must consent to participating in follow-up surveys, sharing information with the Government of Canada (ISED and Statistics Canada), and having the name of the business published as a recipient of funding

The following types of small businesses are ineligible:

- Corporate chains, franchises or registered charities
- Representatives of multi-level marketing companies
- Real estate brokerages

LEARN MORE: <https://www.ic.gc.ca/eic/site/152.nsf/eng/home>

## **Financial Support and Resources**

Federal and provincial government financial supports:

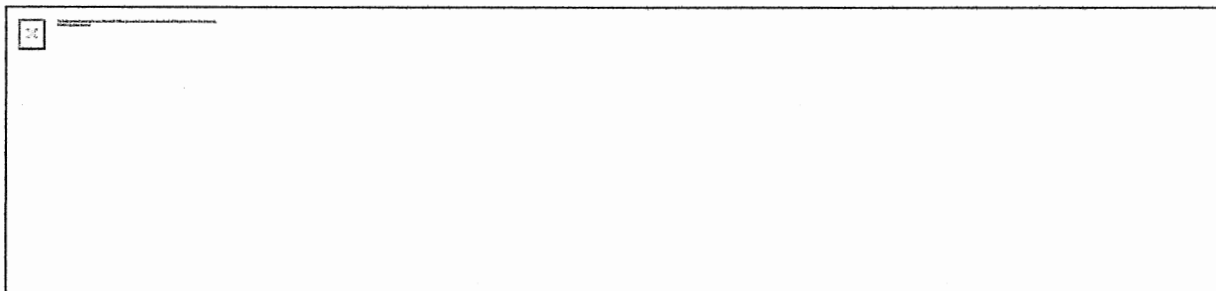
- [Canada - Ontario Job Grant](#)
- [Ontario Business Registry](#)
- [CEBA Deadline Extended](#)
- [Canada Business App](#)

Lisa Lehr

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**From:** ROMA Communications <romacommunicate@roma.on.ca>  
**Sent:** March 16, 2022 4:21 PM  
**To:** Lisa Lehr  
**Subject:** ROMA Board - March Highlights

ROMA Update not displaying correctly? [View the online version](#)  
Add Communicate@amo.on.ca to your safe list



March 16, 2022

## Highlights from ROMA's March Board Meeting

The ROMA Board met on March 11. Here are some of the highlights:

- **Focus on Rural Post-COVID Recovery:** Rural Ontario has been changing for some time and the COVID-19 pandemic has accelerated that change. At the meeting, the Board discussed next steps on their action plan, **Opportunities for Rural Ontario in a Post-COVID World**. The plan, launched at the 2022 ROMA Conference in January, looks at how to re-think rural Ontario's role in the economic and social vitality of the province. Its five key themes include digital connectivity, housing, access to service, workforce development and growth opportunities. Stay tuned for ROMA Zone-based sessions to present the plan and gather your insights and ideas on how we can bring it to life.
- **ROMA's launches Housing Committee:** As an immediate priority, the Board approved creating a Housing Committee to inform ROMA's advocacy on affordable and attainable housing in rural Ontario. The committee will include municipal staff and other housing experts, as well as ROMA Board members. It emphasizes the unique needs and capacities of rural Ontario, while aligning its work with the municipal sector. To that end, the Board also received a presentation of **AMO's Blueprint for Action: An Integrated Approach to Address the Ontario Housing Crisis**.
- **Approval of 2022 Strategic Objectives:** The Board also approved its **strategic objectives** for 2022. ROMA will strive to advance rural municipal priorities, with a focus on the ROMA Action Plan to support the prosperity and essential role of rural communities to the pandemic recovery. ROMA will also maintain strong partnerships across Ontario to ensure a strong and unified municipal sector heading in to the provincial election.

[Learn more from ROMA Chair Robin Jones.](#)



March 16, 2022

The Honourable Christine Elliott  
Minister of Health  
House of Commons  
Ottawa, ON K1A 0A6

Dear Minister Elliott:

**Re: Response to the Opioid Crisis in Simcoe Muskoka and Ontario-wide**

On March 16, 2022, the Simcoe Muskoka District Health Unit (SMDHU) Board of Health endorsed a set of provincial recommendations to help address the ongoing and escalating opioid crisis experienced within Simcoe Muskoka and province-wide. Despite regional activities in response to the opioid crisis, there remains an urgent need for heightened provincial attention and action to promptly and adequately address the extensive burden of opioid-related deaths being experienced by those who use substances.

In the 19 months of available data since the start of the pandemic (March 2020 to September 2021) there have been 245 opioid-related deaths in Simcoe Muskoka. This is nearly 70% higher than the 145 opioid-related deaths in the 19 months prior to the start of the pandemic (August 2018 to February 2020), when our communities were already struggling in the face of this crisis. The first nine months of 2021 saw an opioid-related death rate more than 33% higher than the first nine months of 2020, suggesting the situation has not yet stabilized.

As such, the SMDHU Board of Health urges your government to take the following actions:

1. Create a multisectoral task force to guide the development of a robust provincial opioid response plan that will ensure necessary resourcing, policy change, and health and social system coordination.
2. Expand access to evidence informed harm reduction programs and practices including lifting the provincial cap of 21 Consumption and Treatment Service (CTS) Sites, funding Urgent Public Health Needs Sites (UPHNS) and scaling up safer opioid supply options.
3. Explore revisions to the current CTS model to address the growing trends of opioid poisoning amongst those who are using inhalation methods.
4. Expand access to opioid agonist therapy for opioid use disorder through a range of settings (e.g. mobile outreach, primary care, emergency departments), and a variety of medication options.
5. Provide a long-term financial commitment to create more affordable and supportive housing for people in need, including people with substance use disorders.
6. Address the structural stigma and harms that discriminate against people who use drugs, through provincial support and advocacy to the Federal government to decriminalize personal use and possession of substances and ensure increased investments in health and social services at all levels.

|   |  |   |   |  |  |  |
|---|--|---|---|--|--|--|
| <p>└─ Barrie:<br/>15 Spring Drive<br/>Barrie, ON<br/>L4M 5K9<br/>705-721-7520<br/>FAX: 705-721-1495</p> | <p>└─ Collingwood:<br/>280 Pretty River Pkwy.<br/>Collingwood, ON<br/>L9Y 4J5<br/>705-445-0834<br/>FAX: 705-445-6499</p> | <p>└─ Cookstown:<br/>2-25 King Street S.<br/>Cookstown, ON<br/>L0L 1L0<br/>705-458-1103<br/>FAX: 705-458-0165</p> | <p>└─ Gravenhurst:<br/>2-5 Pindge Gate<br/>Gravenhurst, ON<br/>P1P 1Z3<br/>705-684-9090<br/>FAX: 705-684-9887</p> | <p>└─ Huntsville:<br/>34 Chaffey St.<br/>Huntsville, ON<br/>P1H 1K1<br/>705-789-8813<br/>FAX: 705-789-7245</p> | <p>└─ Midland:<br/>A-925 Hugel Ave.<br/>Midland, ON<br/>L4R 1X8<br/>705-526-9324<br/>FAX: 705-526-1513</p> | <p>└─ Orillia:<br/>120-169 Front St. S.<br/>Orillia, ON<br/>L3V 4S8<br/>705-325-9565<br/>FAX: 705-325-2091</p> |
|---|--|---|---|--|--|--|

7. Increase investments in evidence-informed substance use prevention and mental health promotion initiatives, that provide foundational support for the health, safety and well-being of individuals, families, and neighbourhoods, beginning from early childhood.
8. Fund a fulltime position of a Drug Strategy Coordinator/Lead for the Simcoe Muskoka Opioid Strategy.

The SMDHU Board of Health has endorsed these recommendations based on the well-demonstrated need for a coordinated, multi-sectoral approach that addresses the social determinants of health and recognizes the value of harm reduction strategies alongside substance use disorder treatment strategies, as part of the larger opioid crisis response. Evidence has shown that harm reduction strategies can prevent overdoses, save lives, and connect people with treatment and social services. Further, there is an urgent need to change the current Canadian drug policy to allow a public health response to substance use, through decriminalization of personal use and possession paired with avenues towards health and social services, as our Board called for in 2018. These recommendations collectively promote effective public health and safety measures to address the social and health harms associated with substance use.

Sincerely,

**ORIGINAL Signed By:**

Anita Dubeau  
Board of Health Chair  
Simcoe Muskoka District Health Unit

cc: Associate Minister of Mental Health and Addictions  
Attorney General of Ontario  
Chief Medical Officer of Health  
Association of Local Public Health Agencies  
Ontario Health  
Ontario Boards of Health  
Members of Parliament in Simcoe Muskoka  
Members of Provincial Parliament in Simcoe Muskoka  
Mayors and Municipal Councils in Simcoe Muskoka



**NOTICE OF ADOPTION OF CITY OF BARRIE OFFICIAL PLAN 2051**

Take Notice that the Council of The Corporation of the City of Barrie, subject to approval by the Ministry of Municipal Affairs and Housing, has repealed By-law 2009-113, being the adoption By-Law for the in-effect Official Plan, and adopted a new Official Plan, titled 'City of Barrie Official Plan 2051', by passing By-law Number 2022-016 on March 7, 2022 pursuant to the Section 17(22) of the *Planning Act*, R.S.O. 1990 ('*Planning Act*'). This Notice of Adoption is issued pursuant to Section 17(23) of the *Planning Act*.

**Purpose and Effect**

To provide a comprehensive land use policy framework that will ensure Barrie continues to grow as a complete and compact community to a population of 298,000 residents and 150,000 jobs by 2051, as per provincial direction. The Official Plan achieves this by providing goals, objectives and direction on matters such as: environmental protection, managing and directing growth, planning for employment and jobs, protecting historic neighbourhoods, facilitating intensification, and establishing a new community structure that will facilitate the growth of walkable, cycle-friendly and transit-oriented communities.

**Official Plan Available for Review**

The Official Plan is available for inspection in the first-floor Development Services office at City Hall between 8:30 a.m. and 4:30 p.m. Monday to Friday or on the City of Barrie Official Plan public engagement website: [www.buildingbarrie.ca/officialplan](http://www.buildingbarrie.ca/officialplan)

**Written and Oral Submissions**

All statutory written and oral submissions made on the new Official Plan have been reviewed and suggestions incorporated, where appropriate; for further information, please refer to the Comment Matrix document available on the City of Barrie Official Plan public engagement website.

**Right to Appeal**

The decision of City of Barrie Council to adopt all of the Official Plan is not subject to appeal.

**Notice of Decision by Approval Authority**

Under the provisions of Section 17(1) of the *Planning Act*, the Minister of Municipal Affairs and Housing is the approval authority for the new Official Plan adopted under Section 17(22) of the *Planning Act*. As such, the Adopted Official Plan has been forwarded to the Minister for review, as required by Section 17(31) of the *Planning Act*.

Any person or public body will be entitled to receive notice of the decision of the approval authority if a written request to be notified of the decision is made to the approval authority. Requests to be notified of the decision should be sent to the Ministry of Municipal Affairs and Housing, Municipal Services Office, College Park 13th Flr, 777 Bay St, Toronto, Ontario, M7A 2J3.

**DATED at the City of Barrie this 17<sup>th</sup> day of March, 2022.**

Wendy Cooke, City Clerk  
P.O. Box 400, 70 Collier Street  
Barrie, Ontario L4M 4T5



**The Town of The Blue Mountains  
Council Meeting**

Ontario Housing Affordability Task Force Report, PDS.22.037

**Date:** Monday, February 28, 2022

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**Moved by:** Councillor Matrosovs  
**Seconded by:** Deputy Mayor Bordignon

THAT Council receive Staff Report PDS.22.037, entitled "Ontario Housing Affordability Task Force Recommendations – Information Report";  
AND THAT Council direct Town staff to monitor any provincial policy and legislative changes that may be proposed by the Province to address Housing and Affordability issues.

**The motion is Carried**

This document can be made available in other accessible formats as soon as practicable and upon request



# Staff Report

## Planning & Development Services – Planning Division

**Report To:** Council  
**Meeting Date:** February 28, 2022  
**Report Number:** PDS.22.037  
**Title:** Ontario Housing Affordability Task Force Report  
**Prepared by:** Nathan Westendorp, Director of Planning & Development Services

### A. Recommendations

THAT Council receive Staff Report PDS.22.037, entitled “Ontario Housing Affordability Task Force Recommendations – Information Report”;

AND THAT Council direct Town staff to monitor any provincial policy and legislative changes that may be proposed by the Province to address Housing and Affordability issues.

### B. Overview

This is an Information report to Council regarding Town staff’s response to the Ontario Housing Affordability Task Force Report and additional suggestions Town staff provided to the Province.

### C. Background

During its February 14, 2022 Council meeting, Town Council considered correspondence from the Minister of Municipal Affairs & Housing. Specifically, the Minister sent correspondence to all Heads of Council within the Province seeking feedback and suggestions regarding opportunities to increase the supply of housing and expand affordability. Staff also provided a high level verbal overview of the Ontario Housing Affordability Task Force Report that was attached to the Minister’s letter.

As background, the Provincial Government struck the Ontario Housing Affordability Task Force in late 2021 to look into the housing and affordability challenges that continue to impact many Ontarians. The Task Force’s process included consultation with various stakeholders involved in the planning, development and housing industries. For more information on the Task Force and its mandate, please refer to Attachment #1.

On February 8, 2022, the Task Force released a report containing fifty-five (55) recommendations for the Provincial government to consider as potential actions to help address housing supply and affordability issues that are very prevalent across the Province. The Minister’s letter to Heads of

Council provided the Town with an opportunity to give feedback on the Task Force Recommendations as well as to offer additional suggested solutions that could also be explored.

Given that the Minister requested municipal feedback to be submitted by Tuesday February 15, 2022, there was insufficient turnaround time for Town staff to provide a thorough analysis of the Task Force Report recommendations through a staff report that could be considered by Council prior to the Provincial deadline. Therefore, Town Council directed staff to prepare a comment letter to the Province on behalf of the Town, with a copy of the letter provided to Council. On February 15, 2022, Town staff provided a letter to the Province outlining primary feedback on the Task Force’s recommendations as well as some additional ideas/suggestions for the Province to consider, please refer to Attachment 3.

**D. Analysis**

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As Council is fully aware, the housing supply and affordability issues in the Province has reached dramatic levels exacerbated by several factors, and the Town is one of several municipal examples where the issues are very prevalent and impactful on current residents, future residents and the local economy. To be clear, there is no single “silver bullet” to address the issues that exist. To effectively address the issues requires a suite of changes to adjust the systems involved in planning, development, building, and financing homes. All levels of government have a role to play in facilitating change. However, because provincial legislation guides how municipalities function and the decisions they make regarding housing, it is critical that municipalities engage the province in constructive dialogue to drive change that municipalities can implement effectively.

The Province has indicated that it is committed to action and it is possible that the Province will move forward on some of the Task Force recommendation in the near future. However, it is important to note that the Task Force’s Report is only the first step towards action. They are recommendations at this time and are not yet proposed policy or legislation. Town staff have no indication regarding which, if any, of the Task Force recommendations will be acted upon. As a next step, staff expect that the Province will take the recommendations that are considered actionable and then translate them into proposed policy and legislation. The true impact of the Task Force recommendations will be difficult to fully understand until draft policy and draft legislation is released for further review and comment. It will be critical for the Town to continue to monitor the Province’s next actions and provide comments on proposed policy and/or legislation when released for consultation.

Looking ahead, Town staff expect a season of change in the near future which will very likely impact municipal planning documents, processes and possibly, municipal decision-making. The Town’s Official Plan Review process naturally offers the opportunity (if needed) to integrate proposed changes in Provincial policy into an updated Official Plan in the future. As noted above shifts in provincial policy direction and legislation will need to be assessed in the future by Planning staff to fully understand how the Official Plan Review workplan and timelines could be impacted. Depending on the scale of the policy and/or legislation changes the Province brings forward, it is possible that Phase One of the Official Plan Review Project may not be complete before the municipal election in Fall of 2022. The Planning Division remains well

positioned to continue to evaluate the impacts of future Provincial actions, policies and legislation on the Town. Under the leadership of Trevor Houghton, Manager of Community Planning, alongside Shawn Postma, Senior Policy Planner, the Planning Division will monitor these matters and report back to Council accordingly.

## **E. Strategic Priorities**

---

### **1. Communication and Engagement**

We will enhance communications and engagement between Town Staff, Town residents and stakeholders

### **3. Community**

We will protect and enhance the community feel and the character of the Town, while ensuring the responsible use of resources and restoration of nature.

## **F. Financial Impacts**

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There are no direct financial impacts on the Town as a result of this specific Staff Report. However, policy and/or legislative changes from the Province may have undetermined impacts on resources and projects in the future.

## **G. In Consultation With**

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Trevor Houghton, Manager of Community Planning

Shawn Postma, Senior Policy Planner

## **H. Public Engagement**

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The topic of this Staff Report has not been the subject of a Public Meeting and/or a Public Information Centre as neither a Public Meeting nor a Public Information Centre are required. However, any comments regarding this report should be submitted to Nathan Westendorp, [directorplanningdevelopment@thebluemountains.ca](mailto:directorplanningdevelopment@thebluemountains.ca)

## **I. Attached**

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1. Attachment 1 – Provincial Task Force Overview
2. Attachment 2 – Ontario Housing Affordability Task Force Report
3. Attachment 3 – Town Comment Letter to Province

A18

Council  
PDS.22.037

February 28, 2022  
Page 4 of 4

Respectfully submitted,

Nathan Westendorp, RPP MCIP  
Director of Planning and Development Services

For more information, please contact:  
[directorplanningdevelopment@thebluemountains.ca](mailto:directorplanningdevelopment@thebluemountains.ca)  
519-599-3131 extension 246

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## NEWS RELEASE

# Ontario Appoints Housing Affordability Task Force

Task Force of experts to provide recommendations on further opportunities to address housing affordability

December 06, 2021

[Municipal Affairs and Housing](#)

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**TORONTO** — Ontario has appointed nine members to a new Housing Affordability Task Force who will provide the government with recommendations on additional measures to address market housing supply and affordability.

“Young families, seniors and all hardworking Ontarians are desperate for housing that meets their needs and budget,” said Premier Doug Ford. “At a time when our government is hard at work building an economy that works for everyone, this Task Force will provide us with concrete, expert advice that will support our government as we make it easier for more Ontarians to realize the dream of home ownership.”

The mandate of the Housing Affordability Task Force is to explore measures to address housing affordability by:

- Increasing the supply of market rate rental and ownership housing;
- Building housing supply in complete communities;
- Reducing red tape and accelerating timelines;
- Encouraging innovation and digital modernization, such as in planning processes;
- Supporting economic recovery and job creation; and
- Balancing housing needs with protecting the environment.

The Task Force, chaired by Jake Lawrence, CEO and Group Head, Global Banking and Markets at Scotiabank, represents a diverse range of experts in not-for-profit housing, Indigenous housing, real estate, home builders, financial markets and economics. The chair’s report outlining the Task Force’s recommendations will be published in early 2022.

“Our government’s policies under the Housing Supply Action Plan are working to address affordability, but more needs to be done at all levels of government,” said Steve Clark, Minister of Municipal Affairs and Housing. “The Housing Affordability Task Force will help our government build on our progress by identifying more opportunities to increase the supply of all kinds of housing, especially the missing middle. Under Mr. Lawrence’s strong leadership, I am confident in the expertise and experiences of this Task Force, and I thank them for their commitment to help us address the housing crisis.”

“I’m honoured to have been appointed as the Chair of Ontario’s new Housing Affordability Task Force,” said Lawrence. “I’m proud to work with a diverse team of experts who are committed to ensuring improved housing affordability for current and future Ontarians. We are eager to begin our work to identify and recommend actionable solutions and policies to support the government’s efforts to address the province’s housing affordability crisis.”

“Having a safe, affordable place to call home is an important building block in the foundation of success, which is why addressing housing supply and affordability is a key priority for our government,” said Peter Bethlenfalvy, Minister of Finance. “We are creating a Task Force to examine innovative policy solutions in order to ensure that the dream of home ownership is in reach for families in every corner of Ontario.”

The Housing Affordability Task Force was first announced as part of [the 2021 Ontario Economic Outlook and Fiscal Review: Build Ontario](#).

Everyone has a role to play in fixing Ontario’s housing crisis. Ontario will continue to work with municipal partners to help them use the tools the province has provided to unlock housing and make finding a home more affordable for hardworking Ontarians. This includes working with municipalities through the upcoming Provincial-Municipal Housing Summit and a special session with rural municipalities leading up to the ROMA conference in January 2022.

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## Quick Facts

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- The provincial government's housing policies under [More Homes, More Choice: Ontario's Housing Supply Action Plan](#) are working to make housing more affordable by increasing the supply of the full range of housing options, from single-family homes to midrise housing to apartment buildings.
- In 2020, the year after More Homes, More Choice was implemented, Ontario saw the highest level of housing starts in a decade and the highest level of rental starts since 1992. Housing and rental starts in 2021 are on track to exceed these levels.
- The province's ongoing work to address housing affordability complements our continued supports for affordable housing for our most vulnerable Ontarians. Through the [Community Housing Renewal Strategy](#) and Ontario's response to COVID-19, the province is providing more than \$3 billion in this fiscal year and last year. This includes over \$1 billion in flexible supports through the Social Services Relief Fund to municipal and Indigenous partners.

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## Additional Resources

- [Ontario Names Chair and Members of Housing Affordability Task Force](#)

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## Related Topics

### Government

Learn about the government services available to you and how government works. [Learn more](#)

### Home and Community

Information for families on major life events and care options, including marriage, births and child care. Also includes planning resources for municipalities. [Learn more](#)

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Report of the  
**Ontario Housing  
Affordability Task Force**

February 8, 2022

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# Letter to Minister Clark

Dear Minister Clark,

Hard-working Ontarians are facing a housing crisis. For many years, the province has not built enough housing to meet the needs of our growing population. While the affordability crisis began in our large cities, it has now spread to smaller towns and rural communities.

Efforts to cool the housing market have only provided temporary relief to home buyers. The long-term trend is clear: house prices are increasing much faster than Ontarian's incomes. The time for action is now.

When striking the Housing Affordability Task Force, you and Premier Ford were clear: you wanted actionable, concrete solutions to help Ontarians and there was no time to waste. You asked us to be bold and gave us the freedom and independence to develop our recommendations.

In the past two months, we have met municipal leaders, planners, unions, developers and builders, the financial sector, academics, think tanks and housing advocates. Time was short, but solutions emerged consistently around these themes:

- More housing density across the province
- End exclusionary municipal rules that block or delay new housing
- Depoliticize the housing approvals process
- Prevent abuse of the housing appeals system
- Financial support to municipalities that build more housing

We present this report to you not as an "all or nothing" proposal, but rather as a list of options that the government has at its disposal to help address housing affordability for Ontarians and get more homes built. We propose an ambitious but achievable target: 1.5 million new homes built in the next ten years.

Parents and grandparents are worried that their children will not be able to afford a home when they start working or decide to start a family. Too many Ontarians are unable to live in their preferred city or town because they cannot afford to buy or rent.

The way housing is approved and built was designed for a different era when the province was less constrained by space and had fewer people. But it no longer meets the needs of Ontarians. The balance has swung too far in favour of lengthy consultations, bureaucratic red tape, and costly appeals. It is too easy to oppose new housing and too costly to build. We are in a housing crisis and that demands immediate and sweeping reforms.

It has been an honour to serve as Chair, and I am proud to submit this report on behalf of the entire Task Force.



**Jake Lawrence**  
Chair, Housing Affordability Task Force  
Chief Executive Officer and Group Head, Global Banking and Markets, Scotiabank

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# Executive summary and recommendations

House prices in Ontario have almost tripled in the past 10 years, growing much faster than incomes. This has home ownership beyond the reach of most first-time buyers across the province, even those with well-paying jobs. Housing has become too expensive for rental units and it has become too expensive in rural communities and small towns. The system is not working as it should.

For too long, we have focused on solutions to “cool” the housing market. It is now clear that we do not have enough homes to meet the needs of Ontarians today, and we are not building enough to meet the needs of our growing population. If this problem is not fixed – by creating more housing to meet the growing demand – housing prices will continue to rise. We need to build more housing in Ontario.

This report sets out recommendations that would set a bold goal and clear direction for the province, increase density, remove exclusionary rules that prevent housing growth, prevent abuse of the appeals process, and make sure municipalities are treated as partners in this process by incentivizing success.

## Setting bold targets and making new housing the planning priority

**Recommendations 1 and 2** urge Ontario to set a bold goal of adding 1.5 million homes over the next 10 years and update planning guidance to make this a priority.

The task force then recommends actions in five main areas to increase supply:

### Require greater density

Land is not being used efficiently across Ontario. In too many neighbourhoods, municipal rules only allow single-family homes – not even a granny suite. Taxpayers have invested heavily in subway, light rail, bus and rail lines and highways, and the streets nearby are ideally suited for more mid- and high-rise housing. Underused or redundant commercial and industrial buildings are ripe to be redeveloped into housing or mixed commercial and residential use. New housing on undeveloped land should also be higher density than traditional suburbs, especially close to highways.

Adding density in all these locations makes better use of infrastructure and helps to save land outside urban boundaries. Implementing these recommendations will provide Ontarians with many more options for housing.

**Recommendations 3 through 11** address how Ontario can quickly create more housing supply by allowing more housing in more locations “as of right” (without the need for municipal approval) and make better use of transportation investments.

### Reduce and streamline urban design rules

Municipalities require numerous studies and set all kinds of rules for adding housing, many of which go well beyond the requirements of the provincial Planning Act. While some of this guidance has value for urban design, some rules appear to be arbitrary and not supported by evidence – for example, requiring condo buildings to include costly parking stalls even though many go unsold. These rules and requirements result in delays and extra costs that make housing either impossible to build or very expensive for the eventual home buyer or renter.

**Recommendation 12** would set uniform provincial standards for urban design, including building shadows and setbacks, do away with rules that prioritize preservation of neighbourhood physical character over new housing, no longer require municipal approval of design matters like a building’s colour, texture, type of material or window details, and remove or reduce parking requirements.

### Depoliticize the process and cut red tape

NIMBYism (not in my backyard) is a major obstacle to building housing. It drags out the approval process, pushes up costs, and keeps out new residents. Because local councillors depend on the votes of residents who want to keep the status quo, the planning process has become politicized. Municipalities allow far more public consultation than is required, often using formats that make it hard for working people and families with young children to take part. Too few technical decisions are delegated to municipal staff. Pressure to designate buildings with little or no heritage value as “heritage” if development is proposed and bulk listings of properties with “heritage potential” are also standing in the way of getting homes built. Dysfunction throughout the system, risk aversion and needless bureaucracy have resulted in a situation where Ontario lags the rest of Canada and the developed world in approval times. Ontarians have waited long enough.

**Recommendations 13 through 25** would require municipalities to limit consultations to the legislated maximum, ensure people can take part digitally, mandate the delegation of technical decisions, prevent abuse of the heritage process and see property owners compensated for financial loss resulting from designation, restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews, legislate timelines for approvals and enact several other common sense changes that would allow housing to be built more quickly and affordably.

### Fix the Ontario Land Tribunal

Largely because of the politicization of the planning process, many proponents look to the Tribunal, a quasi-judicial body, to give the go-ahead to projects that should have been approved by the municipality. Even when there is municipal approval, however, opponents appeal to the Tribunal – paying only a \$400 fee – knowing that this may well succeed in delaying a project to the point where it might no longer make economic sense. As a result, the Tribunal faces a backlog of more than 1,000 cases and is seriously under-resourced.

**Recommendations 26 through 31** seek to weed out or prevent appeals aimed purely at delaying projects, allow adjudicators to award costs to proponents in more cases, including instances where a municipality has refused an approval to avoid missing a legislated deadline, reduce the time to issue decisions, increase funding, and encourage the Tribunal to prioritize cases that would increase housing supply quickly as it tackles the backlog.

### Support municipalities that commit to transforming the system

Fixing the housing crisis needs everyone working together. Delivering 1.5 million homes will require the provincial and federal governments to invest in change. Municipalities that make the difficult but necessary choices to grow housing supply should be rewarded, and those that resist new housing should see funding reductions.

**Recommendations 49 and 50** call for Ontario government to create a large “Ontario Housing Delivery Fund” and encourage the federal government to match funding, and suggest how the province should reward municipalities that support change and reduce funding for municipalities that do not.

This executive summary focuses on the actions that will get the most housing units approved and built in the shortest time. Other recommendations in the report deal with issues that are important but may take more time to resolve or may not directly increase supply (recommendation numbers are indicated in brackets): improving tax and municipal financing (**32-37, 39, 42-44**); encouraging new pathways to home ownership (**38, 40, 41**); and addressing labour shortages in the construction industry (**45-47**).

This is not the first attempt to “fix the housing system”. There have been efforts for years to tackle increasing housing prices and find solutions. This time must be different. **Recommendations 50-55** set out ways of helping to ensure real and concrete progress on providing the homes Ontarians need.

## Introduction

Ontario is in a housing crisis. Prices are skyrocketing: the average price for a house across Ontario was \$923,000 at the end of 2021.<sup>[1]</sup> Ten years ago, the average price was \$329,000.<sup>[2]</sup> Over that period, average house prices have climbed 180% while average incomes have grown roughly 38%.<sup>[3][4]</sup>

Not long ago, hard-working Ontarians – teachers, construction workers, small business owners – could afford the home they wanted. In small towns, it was reasonable to expect that you could afford a home in the neighbourhood you grew up in. Today, home ownership or finding a quality rental is now out of reach for too many Ontarians. The system is not working as it should be.

Housing has become too expensive for rental units and it has become too expensive in rural communities and small towns.

While people who were able to buy a home a decade or more ago have built considerable personal equity, the benefits of having a home aren't just financial. Having a place to call home connects people to their community, creates a gathering place for friends and family, and becomes a source of pride.

Today, the reality for an ever-increasing number of Ontarians is quite different. Everyone in Ontario knows people who are living with the personal and financial stress of not being able to find housing they can afford. The young family who can't buy a house within two hours of where they work. The tenant with a good job who worries about

where she'll find a new apartment she can afford if the owner decides to sell. The recent graduate who will have to stay at home for a few more years before he can afford to rent or buy.

While the crisis is widespread, it weighs more heavily on some groups than on others. Young people starting a family who need a larger home find themselves priced out of the market. Black, Indigenous and marginalized people face even greater challenges. As Ontarians, we have only recently begun to understand and address the reality of decades of systemic racism that has resulted in lower household incomes, making the housing affordability gap wider than average.

The high cost of housing has pushed minorities and lower income Ontarians further and further away from job markets. Black and Indigenous homeownership rates are less than half of the provincial average.<sup>[5]</sup> And homelessness rates among Indigenous Peoples are 11 times the national average. When housing prevents an individual from reaching their full potential, this represents a loss to every Ontarian: lost creativity, productivity, and revenue. Lost prosperity for individuals and for the entire Ontario economy.



As much as we read about housing affordability being a challenge in major cities around the world, the depth of the challenge has become greater in Ontario and Canada than almost anywhere in the developed world.



Canada has the lowest amount of housing per population of any G7 country.

### How did we get here? Why do we have this problem?

A major factor is that there just isn't enough housing. A 2021 Scotiabank study showed that Canada has the fewest housing units per population of any G7 country – and, our per capita housing supply has *dropped* in the past five years.<sup>[9]</sup> An update to that study released in January 2022 found that two thirds of Canada's housing shortage is in Ontario.<sup>[1]</sup> Today, Ontario is 1.2 million homes – rental or owned – short of the G7 average. With projected population growth, that huge gap is widening, and bridging it will take immediate, bold and purposeful effort. And to support population growth in the next decade, we will need one million more homes.

While governments across Canada have taken steps to “cool down” the housing market or provide help to first-time buyers, these demand-side solutions only work if there is enough supply. Shortages of supply in any market have a direct impact on affordability. Scarcity breeds price increases. Simply put, if we want more Ontarians to have housing, we need to build more housing in Ontario.

### Ontario must build 1.5 million homes over the next 10 years to address the supply shortage

The housing crisis impacts all Ontarians. The ripple effect of the crisis also holds back Ontario reaching its full potential.

#### Economy

Businesses of all sizes are facing problems finding and retaining workers. Even high-paying jobs in technology and manufacturing are hard to fill because there's not enough housing nearby. This doesn't just dampen the economic growth of cities, it makes them less vibrant, diverse, and creative, and strains their ability to provide essential services.

#### Public services

Hospitals, school boards and other public service providers across Ontario report challenges attracting and retaining staff because of housing costs. One town told us that it

could no longer maintain a volunteer fire department, because volunteers couldn't afford to live within 10 minutes drive of the firehall.

#### Environment

Long commutes contribute to air pollution and carbon emissions. An international survey of 74 cities in 16 countries found that Toronto, at 96 minutes both ways, had the longest commute times in North America and was essentially tied with Bogota, Colombia, for the longest commute time worldwide.<sup>[8]</sup> Increasing density in our cities and around major transit hubs helps reduce emissions to the benefit of everyone.

Ontario must build

# 1.5M

homes over the next 10 years  
to address the supply shortage.



#### Our mandate and approach

Ontario's Minister of Municipal Affairs and Housing tasked us with recommending ways to accelerate our progress in closing the housing supply gap to improve housing affordability.

Time is of the essence. Building housing now is exactly what our post-pandemic economy needs. Housing construction creates good-paying jobs that cannot be outsourced to other countries. Moreover, the pandemic gave rise to unprecedented levels of available capital that can be invested in housing – if we can just put it to work.

We represent a wide range of experience and perspectives that includes developing, financing and building homes, delivering affordable housing, and researching housing market trends, challenges and solutions. Our detailed biographies appear as [Appendix A](#).



We acknowledge that every house in Ontario is built on the traditional territory of Indigenous Peoples.



People in households that spend 30% or more of total household income on shelter expenses are defined as having a “housing affordability” problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.

Our mandate was to focus on how to increase market housing supply and affordability. By market housing, we are referring to homes that can be purchased or rented without government support.

**Affordable housing (units provided at below-market rates with government support) was not part of our mandate.**

The Minister and his cabinet colleagues are working on that issue. Nonetheless, almost every stakeholder we spoke with had ideas that will help deliver market housing and also make it easier to deliver affordable housing. However, affordable housing is a societal responsibility and will require intentional investments and strategies to bridge the significant affordable housing gap in this province. We have included a number of recommendations aimed at affordable housing in the body of this report, but have also included further thoughts in [Appendix B](#).

We note that government-owned land was also outside our mandate. Many stakeholders, however, stressed the value of surplus or underused public land and land associated with major transit investments in finding housing solutions. We agree and have set out some thoughts on that issue in [Appendix C](#).

**How we did our work**

Our Task Force was struck in December 2021 and mandated to deliver a final report to the Minister by the end of January 2022. We were able to work to that tight timeline because, in almost all cases, viewpoints and feasible solutions are well known. In addition, we benefited from insights gleaned from recent work to solve the problem in other jurisdictions.

During our deliberations, we met with and talked to over 140 organizations and individuals, including industry associations representing builders and developers, planners, architects, realtors and others; labour unions; social justice advocates; elected officials at the municipal level; academics and research groups; and municipal planners. We also received written submissions from many of these participants. In addition, we drew on the myriad public reports and papers listed in the [References](#).

We thank everyone who took part in sessions that were uniformly helpful in giving us a deeper understanding of the housing crisis and the way out of it. We also thank the staff of the Ministry of Municipal Affairs and Housing who provided logistical and other support, including technical briefings and background.

**The way forward**

The single unifying theme across all participants over the course of the Task Force’s work has been the urgency to take decisive action. Today’s housing challenges are incredibly complex. Moreover, developing land, obtaining approvals, and building homes takes years.

Some recommendations will produce immediate benefits, others will take years for the full impact.

This is why there is no time to waste. We urge the Minister of Municipal Affairs and Housing and his cabinet colleagues to continue measures they have already taken to accelerate housing supply and to move quickly in turning the recommendations in this report into decisive new actions.

**The province must set an ambitious and bold goal to build 1.5 million homes over the next 10 years.** If we build 1.5 million new homes over the next ten years, Ontario can fill the housing gap with more affordable choices, catch up to the rest of Canada and keep up with population growth.

By working together, we can resolve Ontario’s housing crisis. In so doing, we can build a more prosperous future for everyone.

The balance of this report lays out our recommendations.



## Focus on getting more homes built

Resolving a crisis requires intense focus and a clear goal. The province is responsible for the legislation and policy that establishes the planning, land use, and home building goals, which guide municipalities, land tribunals, and courts. Municipalities are then responsible for implementing provincial policy in a way that works for their communities. The province is uniquely positioned to lead by shining a spotlight on this issue, setting the tone, and creating a single, galvanizing goal around which federal support, provincial legislation, municipal policy, and the housing market can be aligned.

In 2020, Ontario built about 75,000 housing units.<sup>[9]</sup> For this report, we define a housing unit (home) as a single dwelling (detached, semi-detached, or attached), apartment, suite, condominium or mobile home. Since 2018, housing completions have grown every year as a result of positive measures that the province and some municipalities have implemented to encourage more home building. But we are still 1.2 million homes short when compared to other G7 countries and our population is growing. The goal of 1.5 million homes feels daunting – but reflects both the need and what is possible. In fact, throughout the 1970s Ontario built more housing units each year than we do today.<sup>[10]</sup>

The second recommendation is designed to address the growing complexity and volume of rules in the legislation, policy, plans and by-laws, and their competing priorities, by providing clear direction to provincial agencies, municipalities, tribunals, and courts on the overriding priorities for housing.

1. Set a goal of building 1.5 million new homes in ten years.
2. Amend the Planning Act, Provincial Policy Statement, and Growth Plans to set “growth in the full spectrum of housing supply” and “intensification within existing built-up areas” of municipalities as the most important residential housing priorities in the mandate and purpose.



The “missing middle” is often cited as an important part of the housing solution. We define the missing middle as mid-rise condo or rental housing, smaller houses on subdivided lots or in laneways and other additional units in existing houses.

## Making land available to build

The Greater Toronto Area is bordered on one side by Lake Ontario and on the other by the protected Greenbelt. Similarly, the Ottawa River and another Greenbelt constrain land supply in Ottawa, the province's second-largest city.

But a shortage of land isn't the cause of the problem. Land is available, both inside the existing built-up areas and on undeveloped land outside greenbelts.

We need to make better use of land. Zoning defines what we can build and where we can build. If we want to make better use of land to create more housing, then we need to modernize our zoning rules. We heard from planners, municipal councillors, and developers that "as of right" zoning – the ability to by-pass long, drawn out consultations and zoning by-law amendments – is the most effective tool in the provincial toolkit. We agree.

### Stop using exclusionary zoning that restricts more housing

Too much land inside cities is tied up by outdated rules. For example, it's estimated that 70% of land zoned for housing in Toronto is restricted to single-detached or semi-detached homes.<sup>[11]</sup> This type of zoning prevents homeowners from adding additional suites to create housing for Ontarians and income for themselves. As one person said, "my neighbour can tear down what was there to build a monster home, but I'm not allowed to add a basement suite to my home."

It's estimated that  
**70%**  
 of land zoned for housing in Toronto  
 is restricted to **single-detached**  
 or **semi-detached** homes.

While less analysis has been done in other Ontario communities, it's estimated that about half of all residential land in Ottawa is zoned for single-detached housing, meaning nothing else may be built on a lot without public consultation and an amendment to the zoning by-law. In some suburbs around Toronto, single unit zoning dominates residential land use, even close to GO Transit stations and major highways.

One result is that more growth is pushing past urban boundaries and turning farmland into housing. Undeveloped land inside and outside existing municipal boundaries must be part of the solution, particularly in northern and rural communities, but isn't nearly enough on its own. Most of the solution must come from densification. Greenbelts and other environmentally sensitive areas must be protected, and farms provide food and food security. Relying too heavily on undeveloped land would whittle away too much of the already small share of land devoted to agriculture.

Modernizing zoning would also open the door to more rental housing, which in turn would make communities more inclusive.

Allowing more gentle density also makes better use of roads, water and wastewater systems, transit and other public services that are already in place and have capacity, instead of having to be built in new areas.

The Ontario government took a positive step by allowing secondary suites (e.g., basement apartments) across the province in 2019. However, too many municipalities still place too many restrictions on implementation. For the last three years, the total number of secondary suites in Toronto has actually declined each year, as few units get permitted and owners convert two units into one.<sup>[12]</sup>

These are the types of renovations and home construction performed by small businesses and local trades, providing them with a boost.

Underused and vacant commercial and industrial properties are another potential source of land for housing. It was suggested to us that one area ripe for redevelopment into a mix of commercial and residential uses is the strip mall, a leftover from the 1950s that runs along major suburban streets in most large Ontario cities.

“As of right” zoning allows more kinds of housing that are accessible to more kinds of people. It makes neighbourhoods stronger, richer, and fairer. And it will get more housing built in existing neighbourhoods more quickly than any other measure.

**3. Limit exclusionary zoning in municipalities through binding provincial action:**

- a) Allow “as of right” residential housing up to four units and up to four storeys on a single residential lot.
- b) Modernize the Building Code and other policies to remove any barriers to affordable construction and to ensure meaningful implementation (e.g., allow single-staircase construction for up to four storeys, allow single egress, etc.).

**4. Permit “as of right” conversion of underutilized or redundant commercial properties to residential or mixed residential and commercial use.**

**5. Permit “as of right” secondary suites, garden suites, and laneway houses province-wide.**

**6. Permit “as of right” multi-tenant housing (renting rooms within a dwelling) province-wide.**

**7. Encourage and incentivize municipalities to increase density in areas with excess school capacity to benefit families with children.**

## Align investments in roads and transit with growth

Governments have invested billions of dollars in highways, light rail, buses, subways and trains in Ontario. But without ensuring more people can live close to those transit routes, we’re not getting the best return on those infrastructure investments.

Access to transit is linked to making housing more affordable: when reliable transit options are nearby, people can get to work more easily. They can live further from the centre of the city in less expensive areas without the added cost of car ownership.

The impacts of expanding public transit go far beyond serving riders. These investments also spur economic growth and reduce traffic congestion and emissions. We all pay for the cost of transit spending, and we should all share in the benefits.

If municipalities achieve the right development near transit – a mix of housing at high- and medium-density, office space and retail – this would open the door to better ways of funding the costs. Other cities, like London, UK and Hong Kong, have captured the impacts of increased land value and business activity along new transit routes to help with their financing.

Ontario recently created requirements (residents/hectare) for municipalities to zone for higher density in transit corridors and “major transit station areas”.<sup>[13a] [13b]</sup> These are areas surrounding subway and other rapid transit stations and hubs. However, we heard troubling reports that local opposition is blocking access to these neighbourhoods and to critical public transit stations. City staff, councillors, and the province need to stand up to these tactics and speak up for the Ontarians who need housing.

The Province is also building new highways in the Greater Golden Horseshoe, and it’s important to plan thoughtfully for the communities that will follow from these investments, to make sure they are compact and liveable.

8. Allow “as of right” zoning up to unlimited height and unlimited density in the immediate proximity of individual major transit stations within two years if municipal zoning remains insufficient to meet provincial density targets.
9. Allow “as of right” zoning of six to 11 storeys with no minimum parking requirements on any streets utilized by public transit (including streets on bus and streetcar routes).
10. Designate or rezone as mixed commercial and residential use all land along transit corridors and redesignate all Residential Apartment to mixed commercial and residential zoning in Toronto.
11. Support responsible housing growth on undeveloped land, including outside existing municipal boundaries, by building necessary infrastructure to support higher density housing and complete communities and applying the recommendations of this report to all undeveloped land.

## Start saying “yes in my backyard”

Even where higher density is allowed in theory, the official plans of most cities in Ontario contain conflicting goals like maintaining “prevailing neighbourhood character”. This bias is reinforced by detailed guidance that often follows from the official plan. Although requirements are presented as “guidelines”, they are often treated as rules.

Examples include:

- Angular plane rules that require successively higher floors to be stepped further back, cutting the number of units that can be built by up to half and making many projects uneconomic
- Detailed rules around the shadows a building casts
- Guidelines around finishes, colours and other design details

One resident’s desire to prevent a shadow being cast in their backyard or a local park frequently prevails over concrete proposals to build more housing for multiple families. By-laws and guidelines that preserve “neighbourhood character” often prevent simple renovations to add new suites to existing homes. The people who suffer are mostly young, visible minorities, and marginalized people. It is the perfect

example of a policy that appears neutral on its surface but is discriminatory in its application.<sup>[44]</sup>

Far too much time and money are spent reviewing and holding consultations for large projects which conform with the official plan or zoning by-law and small projects which would cause minimal disruption. The cost of needless delays is passed on to new home buyers and tenants.

Minimum parking requirements for each new unit are another example of outdated municipal requirements that increase the cost of housing and are increasingly less relevant with public transit and ride share services. Minimum parking requirements add as much as \$165,000 to the cost of a new housing unit, even as demand for parking spaces is falling: data from the Residential Construction Council of Ontario shows that in new condo projects, one in three parking stalls goes unsold. We applaud the recent vote by Toronto City Council to scrap most minimum parking requirements. We believe other cities should follow suit.

While true heritage sites are important, heritage preservation has also become a tool to block more housing. For example, some municipalities add thousands of properties at a time to a heritage register because they have “potential” heritage value. Even where a building isn’t heritage designated or registered, neighbours increasingly demand it be as soon as a development is proposed.

This brings us to the role of the “not in my backyard” or NIMBY sentiment in delaying or stopping more homes from being built.



### New housing is often the last priority

A proposed building with market and affordable housing units would have increased the midday shadow by 6.5% on a nearby park at the fall and spring equinox, with no impact during the summer months. To conform to a policy that does not permit “new net shadow on specific parks”, seven floors of housing, including 26 affordable housing units, were sacrificed.

Multiple dry cleaners along a transit route were designated as heritage sites to prevent new housing being built. It is hard not to feel outrage when our laws are being used to prevent families from moving into neighbourhoods and into homes they can afford along transit routes:

## NIMBY versus YIMBY

NIMBYism (not in my backyard) is a large and constant obstacle to providing housing everywhere. Neighbourhood pushback drags out the approval process, pushes up costs and discourages investment in housing. It also keeps out new residents. While building housing is very costly, opposing new housing costs almost nothing.

Unfortunately, there is a strong incentive for individual municipal councillors to fall in behind community opposition – it's existing residents who elect them, not future ones. The outcry of even a handful of constituents (helped by the rise of social media) has been enough, in far too many cases, to persuade their local councillor to vote against development even while admitting its merits in private. There is a sense among some that it's better to let the Ontario Land Tribunal approve the development on appeal, even if it causes long delays and large cost increases, then to take the political heat.

Mayors and councillors across the province are fed up and many have called for limits on public consultations and more “as of right” zoning. In fact, some have created a new term for NIMBYism: BANANAs – Build Absolutely Nothing Anywhere Near Anything, causing one mayor to comment “NIMBYism has gone BANANAs”. We agree. In a growing, thriving society, that approach is not just bad policy, it is exclusionary and wrong.

As a result, technical planning decisions have become politicized. One major city has delegated many decisions to senior staff, but an individual councillor can withdraw the delegation when there is local opposition and force a vote at Council. We heard that this situation is common across the province, creating an electoral incentive for a councillor to delay or stop a housing proposal, or forcing a councillor to pay the electoral cost of supporting it. Approvals of individual housing applications should be the role of professional staff, free from political interference.

The pressure to stop any development is now so intense that it has given rise to a counter-movement – YIMBYism, or “yes in my backyard,” led by millennials who recognize entrenched opposition to change as a huge obstacle to finding a home. They provide a voice at public consultations for young people, new immigrants and refugees, minority groups, and Ontarians struggling to access housing by connecting our ideals to the reality of housing. People who welcome immigrants to Canada should welcome them to the neighbourhood, fighting climate change means supporting higher-density housing, and “keeping the neighbourhood the way it is” means keeping it off-limits. While anti-housing voices can be loud,

a member of More Neighbours Toronto, a YIMBY group that regularly attends public consultations, has said that the most vocal opponents usually don't represent the majority in a neighbourhood. Survey data from the Ontario Real Estate Association backs that up, with almost 80% of Ontarians saying they are in favour of zoning in urban areas that would encourage more homes.

Ontarians want a solution to the housing crisis. We cannot allow opposition and politicization of individual housing projects to prevent us from meeting the needs of all Ontarians.

12. Create a more permissive land use, planning, and approvals system:
  - a) Repeal or override municipal policies, zoning, or plans that prioritize the preservation of physical character of neighbourhood
  - b) Exempt from site plan approval and public consultation all projects of 10 units or less that conform to the Official Plan and require only minor variances
  - c) Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones, and planes; restore pre-2006 site plan exclusions (colour, texture, and type of materials, window details, etc.) to the Planning Act and reduce or eliminate minimum parking requirements; and
  - d) Remove any floorplate restrictions to allow larger, more efficient high-density towers.
13. Limit municipalities from requesting or hosting additional public meetings beyond those that are required under the Planning Act.
14. Require that public consultations provide digital participation options.
15. Require mandatory delegation of site plan approvals and minor variances to staff or pre-approved qualified third-party technical consultants through a simplified review and approval process, without the ability to withdraw Council's delegation.

- 16.** Prevent abuse of the heritage preservation and designation process by:
  - a) Prohibiting the use of bulk listing on municipal heritage registers
  - b) Prohibiting reactive heritage designations after a Planning Act development application has been filed
- 17.** Requiring municipalities to compensate property owners for loss of property value as a result of heritage designations, based on the principle of best economic use of land.
- 18.** Restore the right of developers to appeal Official Plans and Municipal Comprehensive Reviews.

We have heard mixed feedback on Committees of Adjustment. While they are seen to be working well in some cities, in others they are seen to simply add another lengthy step in the process. We would urge the government to first implement our recommendation to delegate minor variances and site plan approvals to municipal staff and then assess whether Committees of Adjustment are necessary and an improvement over staff-level decision making.

## Cut the red tape so we can build faster and reduce costs

One of the strongest signs that our approval process is not working: of 35 OECD countries, only the Slovak Republic takes longer than Canada to approve a building project. The UK and the US approve projects three times faster without sacrificing quality or safety. And they save home buyers and tenants money as a result, making housing more affordable.<sup>[15]</sup>

A 2020 survey of development approval times in 23 Canadian cities shows Ontario seriously lagging: Hamilton (15th), Toronto (17th), Ottawa (21st) with approval times averaging between 20-24 months. These timelines do not include building permits, which take about two years for an apartment building in Toronto. Nor did they count the time it takes for undeveloped land to be designated for housing, which the study notes can take five to ten years.<sup>[16]</sup>

Despite the good intentions of many people involved in the approvals and home-building process, decades of dysfunction in the system and needless bureaucracy have made it too difficult for housing approvals to keep up with the needs of Ontarians. There appear to be numerous reasons why Ontario performs so poorly against other Canadian cities and the rest of the developed world. We believe that the major problems can be summed up as:

- Too much complexity in the planning process, with the page count in legislation, regulation, policies, plans, and by-laws growing every year
- Too many studies, guidelines, meetings and other requirements of the type we outlined in the previous section, including many that go well beyond the scope of Ontario's Planning Act
- Reviews within municipalities and with outside agencies that are piecemeal, duplicative (although often with conflicting outcomes) and poorly coordinated
- Process flaws that include reliance on paper
- Some provincial policies that are more relevant to urban development but result in burdensome, irrelevant requirements when applied in some rural and northern communities.



All of this has contributed to widespread failure on the part of municipalities to meet required timelines. The provincial Planning Act sets out deadlines of 90 days for decisions on zoning by-law amendments, 120 days for plans of subdivision, and 30 days for site plan approval, but municipalities routinely miss these without penalty. For other processes, like site plan approval or provincial approvals, there are no timelines and delays drag on. The cost of delay falls on the ultimate homeowner or tenant.

The consequences for homeowners and renters are enormous. Ultimately, whatever cost a builder pays gets passed on to the buyer or renter. As one person said: "Process is the biggest project killer in Toronto because developers have to carry timeline risk."

Site plan control was often brought up as a frustration. Under the Planning Act, this is meant to be a technical review of the external features of a building. In practice, municipalities often expand on what is required and take too long to respond.



**Then:** In 1966, a draft plan of subdivision in a town in southwestern Ontario to provide 529 low-rise and mid-rise housing units, a school site, a shopping centre and parks was approved by way of a two-page letter setting out 10 conditions. It took seven months to clear conditions for final approval.

**And now:** In 2013, a builder started the approval process to build on a piece of serviced residential land in a seasonal resort town. Over the next seven years, 18 professional consultant reports were required, culminating in draft plan approval containing 50 clearance conditions. The second approval, issued by the Local Planning Appeals Board in 2020, ran to 23 pages. The developer estimates it will be almost 10 years before final approval is received.

An Ontario Association of Architects study calculating the cost of delays between site plan application and approval concluded that for a 100-unit condominium apartment building, each additional month of delay costs the applicant an estimated \$193,000, or \$1,930 a month for each unit.<sup>[12]</sup>

A 2020 study done for the Building Industry and Land Development Association (BILD) looked at impacts of delay on low-rise construction, including single-detached homes. It estimated that every month an approval is delayed adds, on average, \$1.46 per square foot to the cost of a single home. A two-year delay, which is not unusual for this housing type, adds more than \$70,000 to the cost of a 2,000-square-foot house in the GTA.<sup>[16]</sup>

Getting rid of so much unnecessary and unproductive additional work would significantly reduce the burden on staff.<sup>[16b]</sup> It would help address the widespread shortages of planners and building officials. It would also bring a stronger sense among municipal staff that they are part of the housing solution and can take pride in helping cut approval times and lower the costs of delivering homes.

### **Adopt common sense approaches that save construction costs**

Wood using “mass timber” – an engineer compressed wood, made for strength and weight-bearing – can provide a lower-cost alternative to reinforced concrete in many mid-rise projects, but Ontario’s Building Code is hampering its use. Building taller with wood offers advantages beyond cost:

- Wood is a renewable resource that naturally sequesters carbon, helping us reach our climate change goals

- Using wood supports Ontario’s forestry sector and creates jobs, including for Indigenous people

British Columbia’s and Quebec’s building codes allow woodframe construction up to 12 storeys, but Ontario limits it to six. By amending the Building Code to allow 12-storey woodframe construction, Ontario would encourage increased use of forestry products and reduce building costs.

Finally, we were told that a shift in how builders are required to guarantee their performance would free up billions of dollars to build more housing. Pay on demand surety bonds are a much less onerous option than letters of credit, and are already accepted in Hamilton, Pickering, Innisfil, Whitchurch-Stouffville and other Ontario municipalities. We outline the technical details in [Appendix D](#).

19. Legislate timelines at each stage of the provincial and municipal review process, including site plan, minor variance, and provincial reviews, and deem an application approved if the legislated response time is exceeded.
20. Fund the creation of “approvals facilitators” with the authority to quickly resolve conflicts among municipal and/or provincial authorities and ensure timelines are met.
21. Require a pre-consultation with all relevant parties at which the municipality sets out a binding list that defines what constitutes a complete application; confirms the number of consultations established in the previous recommendations; and clarifies that if a member of a regulated profession such as a professional engineer has stamped an application, the municipality has no liability and no additional stamp is needed.
22. Simplify planning legislation and policy documents.
23. Create a common, province-wide definition of plan of subdivision and standard set of conditions which clarify which may be included; require the use of standard province-wide legal agreements and, where feasible, plans of subdivision.
24. Allow wood construction of up to 12 storeys.
25. Require municipalities to provide the option of pay on demand surety bonds and letters of credit.



## Prevent abuse of the appeal process

Part of the challenge with housing approvals is that, by the time a project has been appealed to the Ontario Land Tribunal (the Tribunal), it has usually already faced delay and compromises have been made to reduce the size and scope of the proposal. When an approved project is appealed, the appellant – which could just be a single individual – may pay \$400 and tie up new housing for years.

The most recent published report showed 1,300 unresolved cases.<sup>[18]</sup> While under-resourcing does contribute to delays, this caseload also reflects the low barrier to launching an appeal and the minimal risks if an appeal is unsuccessful:

- After a builder has spent time and money to ensure a proposal conforms with a municipality's requirements, the municipal council can still reject it – even if its own planning staff has given its support. Very often this is to appease local opponents.
- Unlike a court, costs are not automatically awarded to the successful party at the Tribunal. The winning side must bring a motion and prove that the party bringing the appeal was unreasonable, clearly trying to delay the project, and/or being vexatious or frivolous. Because the bar is set so high, the winning side seldom asks for costs in residential cases.

This has resulted in abuse of the Tribunal to delay new housing. Throughout our consultations, we heard from municipalities, not-for-profits, and developers that affordable housing was a particular target for appeals which, even if unsuccessful, can make projects too costly to build.

Clearly the Tribunal needs more resources to clear its backlog. But the bigger issue is the need for so many appeals: we believe it would better to have well-defined goals and rules for municipalities and builders to avoid this costly and time-consuming quasi-judicial process. Those who bring appeals aimed at stopping development that meets established criteria should pay the legal costs of the successful party and face the risk of a larger project being approved.

The solution is not more appeals, it's fixing the system. We have proposed a series of reforms that would ensure only meritorious appeals proceeded, that every participant faces some risk and cost of losing, and that abuse of the Tribunal will be penalized. We believe that if Ontario accepts our recommendations, the Tribunal will not face the same volume of appeals. But getting to that point will take time, and the Tribunal needs more resources and better tools now.

Recommendation 1 will provide legislative direction to adjudicators that they must prioritize housing growth and intensification over competing priorities contained in provincial and municipal policies. We further recommend the following:

- 26.** Require appellants to promptly seek permission (“leave to appeal”) of the Tribunal and demonstrate that an appeal has merit, relying on evidence and expert reports, before it is accepted.
- 27.** Prevent abuse of process:
  - a) Remove right of appeal for projects with at least 30% affordable housing in which units are guaranteed affordable for at least 40 years.
  - b) Require a \$10,000 filing fee for third-party appeals.
  - c) Provide discretion to adjudicators to award full costs to the successful party in any appeal brought by a third party or by a municipality where its council has overridden a recommended staff approval.
- 28.** Encourage greater use of oral decisions issued the day of the hearing, with written reasons to follow, and allow those decisions to become binding the day that they are issued.
- 29.** Where it is found that a municipality has refused an application simply to avoid a deemed approval for lack of decision, allow the Tribunal to award punitive damages.
- 30.** Provide funding to increase staffing (adjudicators and case managers), provide market-competitive salaries, outsource more matters to mediators, and set shorter time targets.
- 31.** In clearing the existing backlog, encourage the Tribunal to prioritize projects close to the finish line that will support housing growth and intensification, as well as regional water or utility infrastructure decisions that will unlock significant housing capacity.

## Reduce the costs to build, buy and rent

The price you pay to buy or rent a home is driven directly by how much it costs to build a home. In Ontario, costs to build homes have dramatically increased at an unprecedented pace over the past decade. In most of our cities and towns, materials and labour only account for about half of the costs. The rest comes from land, which we have addressed in the previous section, and government fees.

A careful balance is required on government fees because, as much as we would like to see them lowered, governments need revenues from fees and taxes to build critically needed infrastructure and pay for all the other services that make Ontario work. So, it is a question of balance and of ensuring that our approach to government fees encourages rather than discourages developers to build the full range of housing we need in our Ontario communities.

### Align government fees and charges with the goal of building more housing

#### Improve the municipal funding model

Housing requires more than just the land it is built on. It requires roads, sewers, parks, utilities and other infrastructure. The provincial government provides municipalities with a way to secure funding for this infrastructure through development charges, community benefit charges and parkland dedication (providing 5% of land for public parks or the cash equivalent).

These charges are founded on the belief that growth – not current taxpayers – should pay for growth. As a concept, it is compelling. In practice, it means that new home buyers pay the entire cost of sewers, parks, affordable housing, or colleges that will be around for generations and may not be located in their neighbourhood. And, although building

affordable housing is a societal responsibility, because affordable units pay all the same charges as a market unit, the cost is passed to new home buyers in the same building or the not-for-profit organization supporting the project. We do not believe that government fees should create a disincentive to affordable housing.

If you ask any developer of homes – whether they are for-profit or non-profit – they will tell you that development charges are a special pain point. In Ontario, they can be as much as \$135,000 per home. In some municipalities, development charges have increased as much as 900% in less than 20 years.<sup>[20]</sup> As development charges go up, the prices of homes go up. And development charges on a modest semi-detached home are the same as on a luxury 6,000 square-foot home, resulting in a disincentive to build housing that is more affordable. Timing is also a challenge as development charges have to be paid up front, before a shovel even goes into the ground.

To help relieve the pressure, the Ontario government passed recent legislation allowing builders to determine development charges earlier in the building process. But they must pay interest on the assessed development charge to the municipality until a building permit is issued, and there is no cap on the rate, which in one major city is 13% annually.

Cash payments to satisfy parkland dedication also significantly boost the costs of higher-density projects, adding on average \$17,000 to the cost of a high-rise condo across the GTA.<sup>[21]</sup> We heard concerns not just about the amount of cash collected, but also about the money not being spent in the neighbourhood or possibly not being spent on parks at all. As an example, in 2019 the City of Toronto held \$644 million in parkland cash-in-lieu payments.<sup>[22]</sup> Everyone can agree that we need to invest in parks as our communities grow, but if the funds are not being spent, perhaps it means that more money is being collected for parklands than is needed and we could lower the cost of housing if we adjusted these parkland fees.



A 2019 study carried out for BILD showed that in the Greater Toronto Area, development charges for low-rise housing are on average more than three times higher per unit than in six comparable US metropolitan areas, and roughly 1.75-times higher than in the other Canadian cities.

For high-rise developments the average per unit charges in the GTA are roughly 50% higher than in the US areas, and roughly 30% higher than in the other Canadian urban areas.<sup>[19]</sup>

### Modernizing HST Thresholds

Harmonized sales tax (HST) applies to all new housing – including purpose-built rental. Today, the federal component is 5% and provincial component is 8%. The federal and provincial government provide a partial HST rebate. Two decades ago, the maximum home price eligible for a rebate was set at \$450,000 federally and \$400,000 provincially, resulting in a maximum rebate of \$6,300 federally and \$24,000 provincially, less than half of today's average home price. Buyers of new homes above this ceiling face a significant clawback. Indexing the rebate would immediately reduce the cost of building new homes, savings that can be passed on to Ontarians. When both levels of government agree that we are facing a housing crisis, they should not be adding over 10% to the cost of almost all new homes.

32. Waive development charges and parkland cash-in-lieu and charge only modest connection fees for all infill residential projects up to 10 units or for any development where no new material infrastructure will be required.
33. Waive development charges on all forms of affordable housing guaranteed to be affordable for 40 years.
34. Prohibit interest rates on development charges higher than a municipality's borrowing rate.
35. Regarding cash in lieu of parkland, s.37, Community Benefit Charges, and development charges:
  - a) Provincial review of reserve levels, collections and drawdowns annually to ensure funds are being used in a timely fashion and for the intended purpose, and, where review points to a significant concern, do not allow further collection until the situation has been corrected.
  - b) Except where allocated towards municipality-wide infrastructure projects, require municipalities to spend funds in the neighbourhoods where they were collected. However, where there's a significant community need in a priority area of the City, allow for specific ward-to-ward allocation of unspent and unallocated reserves.
36. Recommend that the federal government and provincial governments update HST rebate to reflect current home prices and begin indexing the thresholds to housing prices, and that the federal government match the provincial 75% rebate and remove any clawback.

Government charges on a new single-detached home averaged roughly \$186,300, or almost 22% of the price, across six municipalities in southcentral Ontario. For a new condominium apartment, the average was almost \$123,000, or roughly 24% of a unit's price.

### Make it easier to build rental

In cities and towns across Ontario, it is increasingly hard to find a vacant rental unit, let alone a vacant rental unit at an affordable price. Today, 66% of all purpose-built rental units in the City of Toronto were built between 1960 and 1979. Less than 15% of Toronto's purpose-built rentals were constructed over the ensuing 40 years in spite of the significant population growth during that time. In fact, between 2006 and 2016, growth in condo apartments increased by 186% while purpose-built rental only grew by 0.6%.<sup>[22]</sup> In 2018, the Ontario government introduced positive changes that have created growth in purpose-built rental units – with last year seeing 18,000 units under construction and 93,000 proposed against a 5-year average prior to 2020 of 3,400 annually.<sup>[23]</sup>

Long-term renters often now feel trapped in apartments that don't make sense for them as their needs change. And because they can't or don't want to move up the housing ladder, many of the people coming up behind them who would gladly take those apartments are instead living in crowded spaces with family members or roommates. Others feel forced to commit to rental units at prices way beyond what they can afford. Others are trying their luck in getting on the wait list for an affordable unit or housing co-op – wait lists that are years long. Others are leaving Ontario altogether.

# 66%

of all purpose-built rental units  
in the City of Toronto were  
built between **1960** and **1979**.

A pattern in every community, and particularly large cities, is that the apartments and rented rooms that we do have are disappearing. Apartment buildings are being converted to condos or upgraded to much more expensive rental units. Duplexes get purchased and turned into larger single-family homes.

A major challenge in bridging the gap of rental supply is that, more often than not, purpose-built rental projects don't make economic sense for builders and investors. Ironically, there is no shortage of Canadian investor capital seeking housing investments, particularly large pension funds – but the economics of investing in purpose-built rental in Ontario just don't make sense. So, investments get made in apartment projects in other provinces or countries, or in condo projects that have a better and safer return-on-investment. What can governments do to get that investor capital pointed in the right direction so we can create jobs and get more of the housing we need built?

Some of our earlier recommendations will help, particularly indexing the HST rebate. So will actions by government to require purpose-built rental on surplus government land that is made available for sale. ([Appendix C](#))

Municipal property taxes on purpose-built rental can be as much as 2.5 times greater than property taxes for condominium or other ownership housing.<sup>[24]</sup> The Task Force recommends:

**37.** Align property taxes for purpose-built rental with those of condos and low-rise homes.

## Make homeownership possible for hardworking Ontarians who want it

Home ownership has always been part of the Canadian dream. You don't have to look far back to find a time when the housing landscape was very different. The norm was for young people to rent an apartment in their twenties, work hard and save for a down payment, then buy their first home in their late twenties or early thirties. It was the same for many new Canadians: arrive, rent, work hard and buy. The house might be modest, but it brought a sense of ownership, stability and security. And after that first step onto the ownership ladder, there was always the possibility of selling and moving up. Home ownership felt like a real possibility for anyone who wanted it.

That's not how it works now. Too many young people who would like their own place are living with one or both parents well into adulthood.

The escalation of housing prices over the last decade has put the dream of homeownership out of reach of a growing number of aspiring first-time home buyers. While 73% of Canadians are homeowners, that drops to 48% for Black people, 47% for LGBTQ people<sup>[25]</sup> (StatsCan is studying rates for other populations, including Indigenous People who are severely underhoused). This is also an issue for younger adults: a 2021 study showed only 24% of Torontonians aged 30 to 39 are homeowners.<sup>[25]</sup>

In Canada, responsibility for Indigenous housing programs has historically been a shared between the federal and provincial governments. The federal government works closely with its provincial and territorial counterparts to improve access to housing for Indigenous peoples both on and off reserve. More than 85% of Indigenous people live in urban and rural areas, are 11 times more likely to experience homelessness and have incidence of housing need that is 52% greater than all Canadians. The Murdered and Missing Indigenous Women and Girls report mentions housing 299 times – the lack of which being a significant, contributing cause to violence and the provision of which as a significant, contributing solution. The Province of Ontario has made significant investments in Urban Indigenous Housing, but we need the Federal Government to re-engage as an active partner.

While measures to address supply will have an impact on housing prices, many aspiring homeowners will continue to face a gap that is simply too great to bridge through traditional methods.

The Task Force recognizes the need for caution about measures that would spur demand for housing before the supply bottleneck is fixed. At the same time, a growing number of organizations – both non-profit and for-profit are proposing a range of unique home equity models. Some of these organizations are aiming at households who have sufficient income to pay the mortgage but lack a sufficient down payment. Others are aiming at households who fall short in both income and down payment requirements for current market housing.

The Task Force heard about a range of models to help aspiring first-time home buyers, including:

- Shared equity models with a government, non-profit or for-profit lender holding a second “shared equity mortgage” payable at time of sale of the home
- Land lease models that allow residents to own their home but lease the land, reducing costs
- Rent-to-own approaches in which a portion of an occupant’s rent is used to build equity, which can be used as a down payment on their current unit or another market unit in the future
- Models where the equity gain is shared between the homeowner and the non-profit provider, such that the non-profit will always be able to buy the home back and sell it to another qualified buyer, thus retaining the home’s affordability from one homeowner to the next.

Proponents of these models identified barriers that thwart progress in implementing new solutions.

- The Planning Act limits land leases to a maximum of 21 years. This provision prevents home buyers from accessing the same type of mortgages from a bank or credit union that are available to them when they buy through traditional homeownership.
- The Perpetuities Act has a similar 21-year limit on any options placed on land. This limits innovative non-profit models from using equity formulas for re-sale and repurchase of homes.
- Land Transfer Tax (LTT) is charged each time a home is sold and is collected by the province; and in Toronto, this tax is also collected by the City. This creates a double-tax in rent-to-own/equity building models where LTT ends up being paid first by the home equity organization and then by the occupant when they are able to buy the unit.
- HST is charged based on the market value of the home. In shared equity models where the homeowner neither owns nor gains from the shared equity portion of their home, HST on the shared equity portion of the home simply reduces affordability.
- Residential mortgages are highly regulated by the federal government and reflective of traditional homeownership. Modifications in regulations may be required to adapt to new co-ownership and other models.

The Task Force encourages the Ontario government to devote further attention to avenues to support new homeownership options. As a starting point, the Task Force offers the following recommendations:

- 38.** Amend the Planning Act and Perpetuities Act to extend the maximum period for land leases and restrictive covenants on land to 40 or more years.
- 39.** Eliminate or reduce tax disincentives to housing growth.
- 40.** Call on the Federal Government to implement an Urban, Rural and Northern Indigenous Housing Strategy.
- 41.** Funding for pilot projects that create innovative pathways to homeownership, for Black, Indigenous, and marginalized people and first-generation homeowners.
- 42.** Provide provincial and federal loan guarantees for purpose-built rental, affordable rental and affordable ownership projects.

# Support and incentivize scaling up housing supply

Our goal of building 1.5 million homes in ten years means doubling how many homes Ontario creates each year. As much as the Task Force’s recommendations will remove barriers to realizing this ambitious goal, we also need to ensure we have the capacity across Ontario’s communities to deliver this new housing supply. This includes capacity of our housing infrastructure, capacity within our municipal planning teams, and boots on the ground with the skills to build new homes.

There is much to be done and the price of failure for the people of Ontario is high. This is why the provincial government must make an unwavering commitment to keeping the spotlight on housing supply. This is also why the province must be dogged in its determination to galvanize and align efforts and incentives across all levels of government so that working together, we all can get the job done.

Our final set of recommendations turns to these issues of capacity to deliver, and the role the provincial government can play in putting the incentives and alignment in place to achieve the 1.5 million home goal.

## Invest in municipal infrastructure

### **Housing can’t get built without water, sewage, and other infrastructure**

When the Task Force met with municipal leaders, they emphasized how much future housing supply relies on having the water, storm water and wastewater systems, roads, sidewalks, fire stations, and all the other parts of community infrastructure to support new homes and new residents.

Infrastructure is essential where housing is being built for the first time. And, it can be a factor in intensification when added density exceeds the capacity of existing infrastructure, one of the reasons we urge new infrastructure in new developments to be designed for future capacity. In Ontario, there are multiple municipalities where the number one barrier to approving new housing projects is a lack of infrastructure to support them.

Municipalities face a myriad of challenges in getting this infrastructure in place. Often, infrastructure investments are required long before new projects are approved and funding must be secured. Notwithstanding the burden development charges place on the price of new housing, most municipalities report that development charges are still not enough to fully cover the costs of building new infrastructure and retrofitting existing infrastructure in neighbourhoods that are intensifying. Often infrastructure crosses municipal boundaries creating complicated and time-consuming “who pays?” questions. Municipal leaders also shared their frustrations with situations where new housing projects are approved and water, sewage and other infrastructure capacity is allocated to the project – only to have the developer land bank the project and put off building. Environmental considerations with new infrastructure add further cost and complexity. The Task Force recommends:

- 43.** Enable municipalities, subject to adverse external economic events, to withdraw infrastructure allocations from any permitted projects where construction has not been initiated within three years of build permits being issued.
- 44.** Work with municipalities to develop and implement a municipal services corporation utility model for water and wastewater under which the municipal corporation would borrow and amortize costs among customers instead of using development charges.



## Create the Labour Force to meet the housing supply need

### The labour force is shrinking in many segments of the market

You can't start to build housing without infrastructure. You can't build it without people – skilled trades people in every community who can build the homes we need.

The concern that we are already facing a shortage in skilled trades came through loud and clear in our consultations. We heard from many sources that our education system funnels young people to university rather than colleges or apprenticeships and creates the perception that careers in the skilled trades are of less value. Unions and builders are working to fill the pipeline domestically and recruit internationally, but mass retirements are making it challenging to maintain the workforce at its current level, let alone increase it.

Increased economic immigration could ease this bottleneck, but it appears difficult for a skilled labourer with no Canadian work experience to qualify under Ontario's rules. Moreover, Canada's immigration policies also favour university education over skills our economy and society desperately need. We ought to be welcoming immigrants with the skills needed to build roads and houses that will accommodate our growing population.

The shortage may be less acute, however, among smaller developers and contractors that could renovate and build new "missing middle" homes arising from the changes in neighbourhood zoning described earlier. These smaller companies tap into a different workforce from the one needed to build high rises and new subdivisions. Nonetheless, 1.5 million more homes will require a major investment in attracting and developing the skilled trades workforce to deliver this critically needed housing supply. We recommend:

45. Improve funding for colleges, trade schools, and apprenticeships; encourage and incentivize municipalities, unions and employers to provide more on-the-job training.
46. Undertake multi-stakeholder education program to promote skilled trades.
47. Recommend that the federal and provincial government prioritize skilled trades and adjust the immigration points system to strongly favour needed trades and expedite immigration status for these workers, and encourage the federal government to increase from 9,000 to 20,000 the number of immigrants admitted through Ontario's program.

## Create a large Ontario Housing Delivery Fund to align efforts and incent new housing supply

### Build alignment between governments to enable builders to deliver more homes than ever before

All levels of government play a role in housing.

The federal government sets immigration policy, which has a major impact on population growth and many tax policies. The province sets the framework for planning, approvals, and growth that municipalities rely upon, and is responsible for many other areas that touch on housing supply, like investing in highways and transit, training workers, the building code and protecting the environment. Municipalities are on the front lines, expected to translate the impacts of federal immigration policy, provincial guidance and other factors, some very localized, into official plans and the overall process through which homes are approved to be built.

The efficiency with which home builders can build, whether for-profit or non-profit, is influenced by policies and decisions at every level of government. In turn, how many home developers can deliver, and at what cost, translates directly into the availability of homes that Ontarians can afford.

Collectively, governments have not been sufficiently aligned in their efforts to provide the frameworks and incentives that meet the broad spectrum of housing needs in Ontario. Much action, though, has been taken in recent years.

- The Ontario government has taken several steps to make it easier to build additional suites in your own home: reduced disincentives to building rental housing, improved the appeal process, focused on density around transit stations, made upfront development charges more predictable, and provided options for municipalities to create community benefits through development.
- The federal government has launched the National Housing Strategy and committed over \$70 billion in funding.<sup>[26]</sup> Most recently, it has announced a \$4 billion Housing Accelerator Fund aimed at helping municipalities remove barriers to building housing more quickly.<sup>[27]</sup>
- Municipalities have been looking at ways to change outdated processes, rules, and ways of thinking that create delays and increases costs of delivering homes. Several municipalities have taken initial steps towards eliminating exclusionary zoning and addressing other barriers described in this report.

All governments agree that we are facing a housing crisis. Now we must turn the sense of urgency into action and alignment across governments.

### **Mirror policy changes with financial incentives aligned across governments**

The policy recommendations in this report will go a long way to align efforts and position builders to deliver more homes.

Having the capacity in our communities to build these homes will take more than policy. It will take money. Rewarding municipalities that meet housing growth and approval timelines will help them to invest in system upgrades, hire additional staff, and invest in their communities. Similarly, municipalities that resist new housing, succumb to NIMBY pressure, and close off their neighbourhoods should see funding reductions. Fixing the housing crisis is a societal responsibility, and our limited tax dollars should be directed to those municipalities making the difficult but necessary choices to grow housing supply.

In late January 2022, the provincial government announced \$45 million for a new *Streamline Development Approval Fund* to “unlock housing supply by cutting red tape and improving processes for residential and industrial developments”.<sup>[28]</sup> This is encouraging. More is needed.

Ontario should also receive its fair share of federal funding but today faces a shortfall of almost \$500 million,<sup>[29]</sup> despite two thirds of the Canadian housing shortage being in Ontario. We call on the federal government to address this funding gap.

**48.** The Ontario government should establish a large “Ontario Housing Delivery Fund” and encourage the federal government to match funding. This fund should reward:

- a) Annual housing growth that meets or exceeds provincial targets
- b) Reductions in total approval times for new housing
- c) The speedy removal of exclusionary zoning practices

**49.** Reductions in funding to municipalities that fail to meet provincial housing growth and approval timeline targets.

We believe that the province should consider partial grants to subsidize municipalities that waive development charges for affordable housing and for purpose-built rental.

## **Sustain focus, measure, monitor, improve**

### **Digitize and modernize the approvals and planning process**

Some large municipalities have moved to electronic tracking of development applications and/or electronic building permits (“e-permits”) and report promising results, but there is no consistency and many smaller places don’t have the capacity to make the change.

Municipalities, the provincial government and agencies use different systems to collect data and information relevant to housing approvals, which slows down processes and leaves much of the “big picture” blank. This could be addressed by ensuring uniform data architecture standards.

### **Improve the quality of our housing data to inform decision making**

Having accurate data is key to understanding any challenge and making the best decisions in response. The Task Force heard from multiple housing experts that we are not always using the best data, and we do not always have the data we need.



Having good population forecasts is essential in each municipality as they develop plans to meet future land and housing needs. Yet, we heard many concerns about inconsistent approaches to population forecasts. In the Greater Golden Horseshoe, the forecast provided to municipalities by the province is updated only when the Growth Plan is updated, generally every seven years; but federal immigration policy, which is a key driver of growth, changes much more frequently. The provincial Ministry of Finance produces a population forecast on a more regular basis than the Growth Plan, but these are not used consistently across municipalities or even by other provincial ministries.

Population forecasts get translated into housing need in different ways across the province, and there is a lack of data about how (or whether) the need will be met. Others pointed to the inconsistent availability of land inventories. Another challenge is the lack of information on how much land is permitted and how much housing is actually getting built once permitted, and how fast. The Task Force also heard that, although the Provincial Policy Statement requires municipalities to maintain a three-year supply of short-term (build-ready) land and report it each year to the province, many municipalities are not meeting that requirement.<sup>[30]</sup>

At a provincial and municipal level, we need better data on the housing we have today, housing needed to close the gap, consistent projections of what we need in the future, and data on how we are doing at keeping up. Improved data will help anticipate local and provincial supply bottlenecks and constraints, making it easier to determine the appropriate level and degree of response.

It will also be important to have better data to assess how much new housing stock is becoming available to groups that have been disproportionately excluded from home ownership and rental housing.

### **Put eyes on the crisis and change the conversation around housing**

Ours is not the first attempt to “fix the housing system”. There have been efforts for years to tackle increasing housing prices and find solutions so everyone in Ontario can find and afford the housing they need. This time must be different.

The recommendations in this report must receive sustained attention, results must be monitored, significant financial investment by all levels of government must be made. And, the people of Ontario must embrace a housing landscape in which the housing needs of tomorrow’s citizens and those who have been left behind are given equal weight to the housing advantages of those who are already well established in homes that they own.

- 50.** Fund the adoption of consistent municipal e-permitting systems and encourage the federal government to match funding. Fund the development of common data architecture standards across municipalities and provincial agencies and require municipalities to provide their zoning bylaws with open data standards. Set an implementation goal of 2025 and make funding conditional on established targets.
- 51.** Require municipalities and the provincial government to use the Ministry of Finance population projections as the basis for housing need analysis and related land use requirements.
- 52.** Resume reporting on housing data and require consistent municipal reporting, enforcing compliance as a requirement for accessing programs under the Ontario Housing Delivery Fund.
- 53.** Report each year at the municipal and provincial level on any gap between demand and supply by housing type and location, and make underlying data freely available to the public.
- 54.** Empower the Deputy Minister of Municipal Affairs and Housing to lead an all-of-government committee, including key provincial ministries and agencies, that meets weekly to ensure our remaining recommendations and any other productive ideas are implemented.
- 55.** Commit to evaluate these recommendations for the next three years with public reporting on progress.

## Conclusion

We have set a bold goal for Ontario: building 1.5 million homes in the next 10 years.

We believe this can be done. What struck us was that everyone we talked to – builders, housing advocates, elected officials, planners – understands the need to act now. As one long-time industry participant said, “for the first time in memory, everyone is aligned, and we need to take advantage of that.”

Such unity of purpose is rare, but powerful.

To leverage that power, we offer solutions that are bold but workable, backed by evidence, and that position Ontario for the future.

Our recommendations focus on ramping up the supply of housing. Measures are already in place to try to cool demand, but they will not fill Ontario’s housing need. More supply is key. Building more homes will reduce the competition for our scarce supply of homes and will give Ontarians more housing choices. It will improve housing affordability across the board.

Everyone wants more Ontarians to have housing. So let’s get to work to build more housing in Ontario.

## APPENDIX A:

## Biographies of Task Force Members

**Lalit Aggarwal** is President of Manor Park Holdings, a real estate development and operating company active in Eastern Ontario. Previously, Lalit was an investor for institutional fund management firms, such as H.I.G. European Capital Partners, Soros Fund Management, and Goldman Sachs. He is a past fellow of the C.D. Howe Institute and a former Director of both Bridgepoint Health and the Centre for the Commercialization of Regenerative Medicine. Lalit holds degrees from the University of Oxford and the University of Pennsylvania. He is also a current Director of the Hospital for Sick Children Foundation, the Sterling Hall School and the Chair of the Alcohol & Gaming Commission of Ontario.

**David Amborski** is a professional Urban Planner, Professor at Ryerson University's School of Urban and Regional Planning and the founding Director of the Centre for Urban Research and Land Development (CUR). His research and consulting work explore topics where urban planning interfaces with economics, including land and housing markets. He is an academic advisor to the National Executive Forum on Public Property, and he is a member of Lambda Alpha (Honorary Land Economics Society). He has undertaken consulting for the Federal, Provincial and a range of municipal governments. Internationally, he has undertaken work for the Canadian International Development Agency (CIDA), the World Bank, the Inter-American Development Bank, the Lincoln Institute of Land Policy, and several other organizations in Eastern Europe, Latin America, South Africa, and Asia. He also serves on the editorial boards of several international academic journals.

**Andrew Garrett** is a real estate executive responsible for growing IMCO's \$11+ Billion Global Real Estate portfolio to secure public pensions and insurance for Ontario families. IMCO is the only Ontario fund manager purpose built to onboard public clients such as pensions, insurance, municipal reserve funds, and endowments. Andrew has significant non-profit sector experience founding a B Corp certified social enterprise called WeBuild to help incubate social purpose real estate projects. He currently volunteers on non-profit boards supporting social purpose real estate projects, youth programs and the visual arts at Art Gallery

of Ontario. Andrew sits on board advisory committees for private equity firms and holds a Global Executive MBA from Kellogg School Management and a Real Estate Development Certification from MIT Centre for Real Estate.

**Tim Hudak** is the CEO of the Ontario Real Estate Association (OREA). With a passion and voice for championing the dream of home ownership, Tim came to OREA following a distinguished 21-year career in politics, including five years as Leader of the Progressive Conservative Party of Ontario.

In his role, Tim has focused on transforming OREA into Ontario's most cutting-edge professional association at the forefront of advocacy on behalf of REALTORS® and consumers, and providing world-class conferences, standard forms, leadership training and professional guidance to its Members. As part of his work at OREA, Tim was named one of the most powerful people in North American residential real estate by Swanepoel Power 200 for the last five years. Tim is married to Deb Hutton, and together they have two daughters, Miller and Maitland. In his spare time, Tim enjoys trails less taken on his mountain bike or hiking shoes as well as grilling outdoors.

**Jake Lawrence** was appointed Chief Executive Officer and Group Head, Global Banking and Markets in January 2021. In this role, Jake is responsible for the Bank's Global Banking and Markets business line and strategy across its global footprint. Jake joined Scotiabank in 2002 and has held progressively senior roles in Finance, Group Treasury and Global Banking and Markets. From December 2018 to January 2021, Jake was Co-Group Head of Global Banking and Markets with specific responsibility for its Capital Markets businesses, focused on building alignment across product groups and priority markets to best serve our clients throughout our global footprint. Previously, Jake was Executive Vice President and Head of Global Banking and Markets in the U.S., providing overall strategic direction and execution of Scotiabank's U.S. businesses. Prior to moving into GBM, Jake served as Senior Vice President and Deputy Treasurer, responsible for Scotiabank's wholesale funding activities and liquidity management as well as Senior Vice President, Investor Relations.

**Julie Di Lorenzo** (GPLLM, University of Toronto 2020), is self-employed since 1982, operates one of the largest female-run Real Estate Development Companies in North America. She was instrumental in the Daniel Burnham award-winning Ontario Growth Management Plan (2004) as President of BILD. Julie served as the first female-owner President of GTHBA (BILD) and on the boards of the Ontario Science Centre, Harbourfront Toronto, Tarion (ONHWP), St. Michael's Hospital, NEXT36, Waterfront Toronto, Chair of IREC Committee WT, Havergal College (Co-Chair of Facilities), York School (interim Vice-Chair), and Canadian Civil Liberties Association Board. Julie has served various governments in advisory capacity on Women's issues, Economic Development, Innovation and Entrepreneurship. Awards include Lifetime Achievement BILD 2017, ICCO Business Excellence 2005 & ICCO Businesswoman of the Year 2021.

**Justin Marchand** (CIHCM, CPA, CMA, BComm) is Métis and was appointed Chief Executive Officer of Ontario Aboriginal Housing Services (OAHS) in 2018. Justin has over 20 years of progressive experience in a broad range of sectors, including two publicly listed corporations, a large accounting and consulting firm, and a major crown corporation, and holds numerous designations across financial, operations, and housing disciplines. He was most recently selected as Chair of the Canadian Housing and Renewal Association's (CHRA's) Indigenous Caucus Working Group and is also board member for CHRA. Justin is also an active board member for both the Coalition of Hamilton Indigenous Leadership (CHIL) as well as Shingwauk Kinoomaage Gamig, located in Bawaating. Justin believes that Housing is a fundamental human right and that when Indigenous people have access to safe, affordable, and culture-based Housing this provides the opportunity to improve other areas of their lives.

**Ene Underwood** is CEO of Habitat for Humanity Greater Toronto Area), a non-profit housing developer that helps working, lower income families build strength, stability and self-reliance through affordable homeownership. Homes are delivered through a combination of volunteer builds, contractor builds, and partnerships with non-profit and for-profit developers. Ene's career began in the private sector as a strategy consultant with McKinsey & Company before transitioning to not-for-profit sector leadership. Ene holds a Bachelor of Arts (Honours) from the University of Waterloo and a Master of Business Administration from Ivey Business School.

**Dave Wilkes** is the President and CEO of the Building Industry and Land Development Association of the GTA (BILD). The Association has 1,300 members and proudly represents builders, developers, professional renovators and those who support the industry.

Dave is committed to supporting volunteer boards and organizations. He has previously served on the George Brown College Board of Directors, Ontario Curling Association, and is currently engaged with Black North Initiative (Housing Committee) and R-Labs I+T Council.

Dave received his Bachelor of Arts (Applied Geography) from Ryerson.

## APPENDIX B:

# Affordable Housing

Ontario's affordable housing shortfall was raised in almost every conversation. With rapidly rising prices, more lower-priced market rental units are being converted into housing far out of reach of lower-income households. In parallel, higher costs to deliver housing and limited government funding have resulted in a net decrease in the number of affordable housing units run by non-profits. The result is untenable: more people need affordable housing after being displaced from the market at the very time that affordable supply is shrinking.

Throughout our consultations, we were reminded of the housing inequities experienced by Black, Indigenous and marginalized people. We also received submissions describing the unique challenges faced by off-reserve Indigenous Peoples both in the province's urban centres and in the north.

While many of the changes that will help deliver market housing will also help make it easier to deliver affordable housing, affordable housing is a societal responsibility. We cannot rely exclusively on for-profit developers nor on increases in the supply of market housing to fully solve the problem.

The non-profit housing sector faces all the same barriers, fees, risks and complexities outlined in this report as for-profit builders. Several participants from the non-profit sector referred to current or future partnerships with for-profit developers that tap into the development and construction expertise and efficiencies of the private sector. Successful examples of leveraging such partnerships were cited with Indigenous housing, supportive housing, and affordable homeownership.

We were also reminded by program participants that, while partnerships with for-profit developers can be very impactful, non-profit providers have unique competencies in the actual delivery of affordable housing. This includes confirming eligibility of affordable housing applicants, supporting independence of occupants of affordable housing, and ensuring affordable housing units remain affordable from one occupant to the next.

One avenue for delivering more affordable housing that has received much recent attention is inclusionary zoning. In simple terms, inclusionary zoning (IZ) requires developers to deliver a share of affordable units in new

housing developments in prescribed areas. The previous Ontario government passed legislation in April 2018 providing a framework within which municipalities could enact Inclusionary Zoning bylaws.

Ontario's first inclusionary zoning policy was introduced in fall 2021 by the City of Toronto and applies to major transit station areas. Internationally, inclusionary zoning has been used successfully to incentivize developers to create new affordable housing by providing density bonuses (more units than they would normally be allowed, if some are affordable) or reductions in government fees. Unfortunately, the City's approach did not include any incentives or bonuses. Instead, Toronto requires market-rate fees and charges for below-market affordable units. This absence of incentives together with lack of clarity on the overall density that will be approved for projects has led developers and some housing advocates to claim that these projects may be uneconomic and thus will not get financed or built. Municipalities shared with us their concerns regarding the restriction in the provincial IZ legislation that prohibits "cash in lieu" payments. Municipalities advised that having the option of accepting the equivalent value of IZ units in cash from the developer would enable even greater impact in some circumstances (for example, a luxury building in an expensive neighbourhood, where the cost of living is too high for a low-income resident).

Funding for affordable housing is the responsibility of all levels of government. The federal government has committed to large funding transfers to the provinces to support affordable housing. The Task Force heard, however, that Ontario's share of this funding does not reflect our proportionate affordable housing needs. This, in turn, creates further financial pressure on both the province and municipalities, which further exacerbates the affordable housing shortages in Ontario's communities.

Finally, many participants in Task Force consultations pointed to surplus government lands as an avenue for building more affordable housing and this is discussed in [Appendix C](#).

We have made recommendations throughout the report intended to have a positive impact on new affordable housing supply. We offer these additional recommendations specific to affordable housing:

- Call upon the federal government to provide equitable affordable housing funding to Ontario.
  - Develop and legislate a clear, province-wide definition of “affordable housing” to create certainty and predictability.
  - Create an Affordable Housing Trust from a portion of Land Transfer Tax Revenue (i.e., the windfall resulting from property price appreciation) to be used in partnership with developers, non-profits, and municipalities in the creation of more affordable housing units. This Trust should create incentives for projects serving and brought forward by Black- and Indigenous-led developers and marginalized groups.
- Amend legislation to:
    - Allow cash-in-lieu payments for Inclusive Zoning units at the discretion of the municipality.
    - Require that municipalities utilize density bonusing or other incentives in all Inclusionary Zoning and Affordable Housing policies that apply to market housing.
    - Permit municipalities that have not passed Inclusionary Zoning policies to offer incentives and bonuses for affordable housing units.
  - Encourage government to closely monitor the effectiveness of Inclusionary Zoning policy in creating new affordable housing and to explore alternative funding methods that are predictable, consistent and transparent as a more viable alternative option to Inclusionary Zoning policies in the provision of affordable housing.
  - Rebate MPAC market rate property tax assessment on below-market affordable homes.

## APPENDIX C:

## Government Surplus Land

Surplus government lands fell outside the mandate of the Task Force. However, this question came up repeatedly as a solution to housing supply. While we take no view on the disposition of specific parcels of land, several stakeholders raised issues that we believe merit consideration:

- Review surplus lands and accelerate the sale and development through RFP of surplus government land and surrounding land by provincially pre-zoning for density, affordable housing, and mixed or residential use.
- All future government land sales, whether commercial or residential, should have an affordable housing component of at least 20%.
- Purposefully upzone underdeveloped or underutilized Crown property (e.g., LCBO).
- Sell Crown land and reoccupy as a tenant in a higher density building or relocate services outside of major population centres where land is considerably less expensive.
- The policy priority of adding to the housing supply, including affordable units, should be reflected in the way surplus land is offered for sale, allowing bidders to structure their proposals accordingly.

## APPENDIX D: Surety Bonds

### Moving to surety bonds would free up billions of dollars for building

When a development proposal goes ahead, the developer typically needs to make site improvements, such as installing common services. The development agreement details how the developer must perform to the municipality's satisfaction.

Up until the 1980s, it was common practice for Ontario municipalities to accept bonds as financial security for subdivision agreements and site plans. Today, however, they almost exclusively require letters of credit from a chartered bank. The problem with letters of credit is that developers are often required to collateralize the letter of credit dollar-for-dollar against the value of the municipal works they are performing.

Often this means developers can only afford to finance one or two housing projects at a time, constraining housing supply. The Ontario Home Builders' Association estimates that across Ontario, billions of dollars are tied up in collateral or borrowing capacity that could be used to advance more projects.

Modern "pay on demand surety bonds" are proven to provide the same benefits and security as a letter of credit, while not tying up private capital the way letters of credit do. Moving to this option would give municipalities across Ontario access to all the features of a letter of credit with the added benefit of professional underwriting, carried out by licensed bonding companies, ensuring that the developer is qualified to fulfill its obligations under the municipal agreement.

Most important from a municipal perspective, the financial obligation is secured. If a problem arises, the secure bond is fully payable by the bond company on demand. Surety companies, similar to banks, are regulated by Ontario's Office of the Superintendent of Financial Institutions to ensure they have sufficient funds in place to pay out bond claims.

More widespread use of this instrument could unlock billions of dollars of private sector financial liquidity that could be used to build new infrastructure and housing projects, provide for more units in each development and accelerate the delivery of housing of all types.



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## Town of The Blue Mountains

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Via Email ([housingsupply@ontario.ca](mailto:housingsupply@ontario.ca))

February 15, 2022

Hon. Steve Clark  
Minister of Municipal Affairs & Housing  
College Park 17<sup>th</sup> Floor, 777 Bay Street  
Toronto, ON M7A2J3

**RE: Opportunities & Feedback to Increase the Supply & Affordability of Market Housing  
Town of The Blue Mountains Submission**

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Dear Minister Clark,

Thank you for your recent email correspondence to municipal Heads of Council on February 7, 2022 seeking further advice from municipalities regarding opportunities to increase the supply and affordability of market housing. Like many municipalities in Ontario, the Town of The Blue Mountains is experiencing significant growth, pressure to grow more, and market housing prices that have vastly outpaced the incomes of so many local residents.

We appreciate your willingness to ask tough questions regarding the current housing crisis and your openness to act swiftly on some of the answers you receive through your consultations. It should be noted that municipal staff and Councils would be better able to provide well-thought out, constructive comments and suggestions with additional time. It is concerning that some innovative thoughts, ideas, and potential needed changes to Ontario's Housing System may not be heard through an accelerated consultation period.

On behalf of the Town of The Blue Mountains, the following represents Town staff's suggested opportunities for the Province's consideration as well as comments pertaining to the Housing Task Force Report Recommendations:

*General Comment* – The Town supports the Province in setting a target for new dwellings to be built. Without a target, neither the Province, nor municipalities will know the magnitude of the goal or how each can do their part in achieving it.

*General Comment* – The Town supports a municipality's ability to deliver a range of housing options that both meet local context and serviceability, while pursuing achievement of provincial priorities, objectives, and policies. Definition of terms such as "missing middle" and "attainable" may assist municipalities in understanding and what we are collectively striving towards.

*General Comment* – The current Planning System in Ontario is multi-tiered, complex and lengthy. In rural and small urban communities, plans, policies, and bylaws can articulate a community’s vision of a sustainable yet prosperous future. However substantial amounts of information that guide development on the ground is left to landowners and applicants to provide for review. This “back-ending” of information to support development proposals results in time and money required for both preparation and review of those materials. The result: a land development process that is often consumed with ground-truthing, review, technical assessment, and professional debate. While detailed information is critical to good decision-making, the current reactive structure does not lend itself to accelerated delivery of market housing. Municipalities need to be equipped to identify and clearly delineate areas that are available for development at the Official Plan and Zoning Bylaw stage. Mandating the use of the Community Planning Permit System may assist in bringing clarity and expediency to the process.

*Suggestion: Pursue Clarity & Predictability* – A new Planning System in Ontario needs to be based on clarity and predictability. Properties that are designated and zoned for uses that are deemed appropriate through Official Plan and Zoning Bylaw processes should be able to realize the community’s vision without further draw-out processes. Similarly, community residents should have the confidence that lands that are designated and zoned for protection will stay that way until the next Official Plan Review and Zoning Bylaw Review without concern that technical evaluations will reveal opportunity for unexpected change.

*Suggestion: Stable & Sufficient Resources to Plan Ahead* – It is recommended that a portion of the Land Transfer Tax collected within a municipality be directed to fund municipal planning and development resources. This approach stabilizes funding for many smaller municipalities. This approach also ensures that municipalities with higher land sale volumes (a potential sign of growth) can benefit from that growth by investing in resources to manage it. Finally, this approach also lessens the burden of municipal planning resources on the tax levy, freeing up much needed tax income to be dedicated to other municipal services.

*Suggestion: Non-primary dwelling surtax to fund Community Improvement Plans* – Seasonal homes, second homes, vacation homes and short-term accommodation units make up a critical mass in the Provincial housing stock. Ontarians should always have the freedom to buy real estate. However, when not occupied as a principal residence by either the owner or a long-term tenant, this housing stock consumes land without helping satisfy the market’s demand for housing. It is recommended that the Province investigate a surtax or unit levy on dwellings that are not used as a principal residence by the owner or a long-term tenant. Legislation could be introduced to require the surtax revenues to support municipal Community Improvement Programs that support attainable housing.

*Suggestion: Attainable Unit Density Offset* – We recommend that the Province allow municipalities to require up to 10% of development proposals over 10 units to be attainable in exchange for a 10% increase in density. Effectively, bonus density can be provided for the attainable housing. This takes advantage of the critical mass/cost efficiency of a development that is already constructing market-priced dwellings.

*Suggestion: Minimum Density Plans* -- To help achieve a provincial goal of dwelling creation, each region and municipality must understand what their respective contribution of new dwellings needs to be in the next 10 years. We recommend that the Province work with planning authorities to identify what the regional and local municipal dwelling targets shall be. The minimum densities required to achieve these dwelling targets should be outlined in Minimum Density Plans for serviced settlement areas with no threat of appeal to the Ontario Land Tribunal. This will ensure the densities required to achieve dwelling targets are put into place in a timely manner and sites are pre-zoned for development.

*Housing Task Force Report Recommendations 3 through 11* – Town staff generally support pursuit of “as-of-right” permissions. We support the Province furthering legislative change to permit two additional residential units on a lot, to a maximum of 3 units. However, we question the liveability of 4 units on a single residential lot. Issues related to amenity space, parking, and waste collection could be exacerbated, particularly in smaller communities with little to no access to transit or public parkland within walking distance. Also, we do not support Recommendation 11 in its entirety as it suggests supporting housing growth outside municipal boundaries and may lead to unnecessary sprawl and premature extension of costly municipal infrastructure.

*Housing Task Force Report Recommendation 12* – We caution against a complete repeal or override of municipal documents that prioritize the preservation of physical character of neighbourhood. However, we acknowledge that character does not equate to “the same”. Municipalities that wish to address character should be required to develop community design standards how development should compliment existing character, albeit at a higher density.

*Housing Task Force Report Recommendation 13 through 25* -- Blanket exemptions of developments <10 units may create unintended confusion regarding critical issues (i.e. infrastructure ownership, access, etc.) and may allow poor quality design. This concept should only be entertained if the Province identified strict requirements outlining the site level details that are typically dealt with through the site plan process. Also, we caution the Province in its consideration of restoring all rights of developers to appeals Official Plans and Municipal Comprehensive Reviews. This could result in additional appeals resulting in further time and money directed towards matters at the Tribunal rather than devoted to building communities.

We do not support automatic approvals of applications that exceed legislative timelines. Often lengthened timelines result from professional differences of opinion over policy interpretation or technical substance. Instead, we recommend the Province engage with professional associations involved in the development process (planners, engineers, etc.) to develop clear and comprehensive criteria for technical information associated with developments.

Thank you again for the opportunity to convey our suggestions and provide feedback. We look forward to further collaboration with the Province and remain available if you require additional information or clarity.

Sincerely,

The Town of The Blue Mountains



Nathan Westendorp, MCIP RPP  
Director of Planning & Development Services

- cc. Council Town of The Blue Mountains
- Shawn Everitt, CAO Town of The Blue Mountains
- Randy Scherzer, Deputy CAO County of Grey

March 3, 2022

**BY E-MAIL**

The Hon. Steve Clark  
Minister of Municipal Affairs and Housing  
17<sup>th</sup> Floor 777 Bay  
  
Toronto, ON M5G 2E5

County of Simcoe  
  
1110 Highway 26  
  
Midhurst, Ontario L9X 1N6

**Re: Collingwood Affordable Housing Task Force (AHTF) Final Report**

During 2021, Council of the Town of Collingwood established an Affordable Housing Task with a temporary mandate to report back to Council in 8 months with recommendations to address the affordable housing crisis in our region. The Task Force was populated with 11 members consisting of 3 Council members and 8 very dedicated, professional and expert citizens with a passion for increasing our affordable housing supply.

At the request of Council, we are forwarding you and our fellow Simcoe County lower-tier municipalities (including Barrie & Orillia) a copy of their final report in an effort to share positive and meaningful ways that we can enact change and increase and incentivise opportunities for affordable housing. As a result of the work of the Task Force, Council approved an Affordable Housing Planning Specialist position and established a reserve fund (\$350K) in the 2022 Municipal Budget to progress our community in our housing initiatives.

We trust this report will be beneficial to you and our peer municipalities who are committed to ensuring affordable and inclusive housing for all our residents. Should you have any questions regarding the report or Collingwood's commitment to housing, please do not hesitate to contact the undersigned by email at [clerk@collingwood.ca](mailto:clerk@collingwood.ca).

Yours truly,

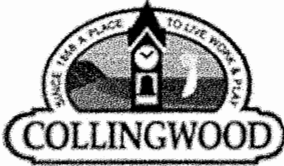
TOWN OF COLLINGWOOD

Sara J. Almas, *CMMIII*

Director of Legislative Services / Clerk

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Encl. Affordable Housing Task Force Final Report  
cc Simcoe County Municipalities & Separate Cities  
Summer Valentine, Director of Planning, Building and Economic Development  
Nathan Wukasch, Community Planner



**Christopher Sargent** B.A.  
Coordinator, Clerk's Services

Town of Collingwood  
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Collingwood ON L9Y 3Z5  
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Town of Collingwood

# Affordable Housing Task Force

Presentation to SIC: November 1, 2021

**Town of Collingwood**  
Affordable Housing Task Force

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## Town of Collingwood

Affordable Housing Task Force

# Land Acknowledgement

For more than 15,000 years the First Nations walked upon, and cared for, the lands we now call home: Anishinaabek, Haudenosaunee, Ojibwe, and many others who cared for their families and communities, the way we now seek to care for ours. The Town of Collingwood acknowledges the Lake Simcoe-Nottawasaga Treaty of 1818 and respects all of the Nation-to-Nation agreements that have formed relationships with the original inhabitants of Turtle Island; the reality of our shared history; the current contributions of Indigenous people within our community and seeks to continue empowering expressions of pride amongst all of the diverse stakeholders in this area, we seek to do better, to continue to recognize, learn, and grow, in friendship and community, Nation-to-Nation.



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**Town of Collingwood**

Affordable Housing Task Force

# Volunteer & Staff Acknowledgement

The Affordable Housing Task Force was established by Council in March 2021. This volunteer team has dedicated their time, energy and expertise weekly throughout the last seven months to ensure that all avenues, opportunities and tools were explored and examined to help Council in identifying options to initiate real change in the local and regional housing crisis.

**Special thanks to the entire team consisting of:**

Nancy Esson, Chair

Marg Scheben-Edey, Vice Chair & Chair, Property Sub-Committee

Doug Linton, Member & Chair, Policy and Procedures

Jack Vanderkooy, Member & Chair, Funding/Grant/Social Finance Sub-Committee

Kelly Caldwell, Member

Gail Michelanko, Member

Jane Walker, Member

Council Members: Deputy Mayor Keith Hull, Councillor Kathy Jeffery, Councillor Yvonne Hamlin

Former member contributors: Robert Voigt, Vice Chair, Steffi Williams, Member & Keera Legere, Member

Staff: Planner Nathan Wukasch, Clerk Sara Almas, Committee Coordinator Stefanie Hochrein



## **Task Force – Council Authorized Mandate**

The Affordable Housing Task Force will advise Council and take leadership action on the following matters:

- Investigate opportunities and make a recommendation to Council regarding the Town owned lands on Birch Street (with input from the Rotary Club)
- Monitor and make recommendations to local planning policies that are underway as well as a regional focus to closely monitor and provide recommendations to increase affordable housing options.
- Explore and make recommendations regarding current grant / funding opportunities for affordable housing development: new, renovation and conversions.
- Remain connected with and provide support for an action plan for Council regarding Collingwood's commitment to the United Nations Sustainability Goal #11 pertaining to safe and affordable housing.



## Town of Collingwood

Affordable Housing Task Force

# Executive Summary

Housing is a fundamental and universal human right (Universal Declaration of Human Rights: Article 25(1)). Everyone needs and deserves a safe, adequate and suitable home that is affordable to them.

Municipalities, Provinces and the Federal Government are continually challenged on the need to ensure everyone has access to affordable housing to them. Quite often it gets pushed to the highest government authority to 'deal with'. Affordable Housing is not regularly seen as a local municipal issue that is within the jurisdiction of municipalities, and in particular, lower tier municipalities like the Town of Collingwood. However, action can occur at all levels of government and sometimes municipalities do need to take a lead. The Affordable Housing Task Force has identified a number of recommendations that can and should be driven at the local level, to lead by example, and make impactful change for our municipality and the Southern Georgian Bay Region. The COVID-19 pandemic has exacerbated housing struggles for the Town of Collingwood from the influx of people wishing to relocate to the area from large urban centers inflating housing costs as well as existing residents trying to live within their means with an appropriate and affordable place to live.

The lack of affordable housing is making it difficult for local employers to attract and retain workers, with some employers incurring costs in order to house or transport their workers. Additional economic pressure related to residential activity is also increasing the development of low-rise housing forms, which are not attainable.

In Collingwood, and in South Georgian Bay more generally, there is little incentive for the private sector to supply lower cost housing. The rising costs of construction, servicing, municipal fees, and the time associated with approvals are additional barriers to creating housing that is attainable to the local work force. In addition, historically low interest rates make more expensive housing seem more attainable.



## Town of Collingwood

Affordable Housing Task Force

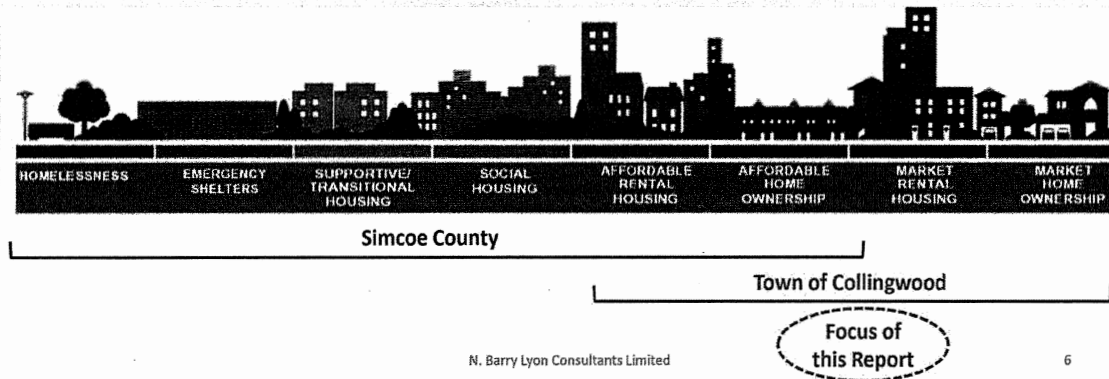
# Recommended Objectives

As the Town continues to grow, affordability challenges will worsen if housing supply does not adequately grow and respond to the need. Efforts should focus on market and affordable rental housing. Affordable ownership housing should also be pursued as a Secondary objective.

Both market and affordable rental should seek to deliver a broad spectrum of units given the demand characteristics of those in Core Housing Need. A focus on one and two-bedroom units is appropriate, as well as housing for seniors. This will address the Core Housing Need characteristics:

- Older households, seniors, lone-parent and one-person households, households with children, and immigrant households.

The Housing Continuum – Collingwood Focus



N. Barry Lyon Consultants Limited

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## Town of Collingwood

Affordable Housing Task Force

Through agonizing stories that many of the local housing support providers are hearing and trying to address, police and by-law accounts of homelessness concerns growing, alarming waiting lists for rental units both affordable and market based housing, and soaring costs/real estate for homeownership and rental units; **It's apparent that further action is required at all levels.**

The Affordable Housing Task Force undertook significant learning and research throughout the last eight months, together with the with the assistance of NBLC Consultants Limited ('NBLC') for their data collection and policy expertise. The recommendations set out herein are being collectively identified for Collingwood Council's immediate action that will require continued Affordable Housing expertise if the municipality truly wants to make an actionable difference for our community, people, socio-economic health and prosperity.

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A comprehensive set of recommendations and action items have been developed within the 4 AHTF Mandate Areas in addition to other critical recommendations that Council should embrace. The AHTF appreciates that the recommendations are detailed and require additional staff and external expertise to thoroughly evaluate costs, program impacts and integration in the full departmental and corporate objectives of the Municipality. In light of the critical local housing crisis, serious consideration should be given to all recommendations in a timely manner. Recommendations such as the next steps regarding the Johnson Trust Apartments, hiring an Affordable Housing Planning Specialist and establishing an Affordable Housing Advisory Committee are critical and we demand Council's immediately support and.

*"When is the dam going to break? Or has it already and nobody noticed?" - Survey respondent*



## Town of Collingwood

Affordable Housing Task Force

# Why It Matters

Access to affordable housing is a municipal issue too! Municipality's are the level of government closest to the people and the benefits of having adequate housing for all contributes to the economical, cultural, sustainable and wellbeing vibrancy of the community. What can Municipalities do: Ensure appropriate planning and building controls are in place to increase housing options and integration, establish financial incentives and support, advocate to upper levels of government and establish necessary by-laws and policies to support housing affordability.

In accordance to the Municipal Act, 2001, s.o. 2001 as amended Section 11(1) & 11(2), provides:

A municipality (lower & upper tier) may provide any service or thing that the municipality considers **necessary or desirable for the public**;

A municipality (lower & upper tier) may pass by-laws, respecting the following matters:

- Economic, social and environmental well-being of the municipality
- Health, safety and well-being of persons.
- Protection of persons and property, including consumer protection.

In 2015, approximately 55% of renters were living in affordable shelter and, 1600 households were in core housing need. What might that number be today

*"I believe in change. I believe in the power it has to unite us and ignite us." Uzo Adulba*



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## Town of Collingwood

Affordable Housing Task Force

# Why It Matters

### Community Based Strategic Plan (CBSP)

Goal: Support & Manage Growth and Prosperity

Action: Deliver and Implement Economic Action

Goal: Enhance Community Well-being and Sustainability

Action: Support Healthcare, social services and community groups in South Georgian Bay in the identification of gaps and collaboration on solution.

Action: Enhance Community Safety & Wellbeing

Collingwood's Weakness "Lack of supply of attainable/affordable housing & Increasing social polarization and gap between rich and poor"

Collingwood's Threats "affordable housing ... economic downtown"

### Community Safety & Wellbeing Plan - South Georgian Bay and Springwater (CSWBP)

Area of Risk: Housing [one of eight areas of risk]

Action: We are committed to addressing the need for housing that is affordable and attainable and to support people so that they remain housed. We will do this by: Identifying, then mapping out a 'Comprehensive Continuum for Housing Stabilization Supports' framework (e.g. housing, clinical and complementary supports), increasing the capacity to best utilize available tools to support the development of affordable / attainable housing, identifying impact metrics related to housing stability to contribute to an overarching CWSB scorecard.





## Town of Collingwood

Affordable Housing Task Force

# Why It Matters

### Economic Development Action Plan (EDAP)

EDAP identifies affordable housing as being essential for sustainable growth and the affordability crisis as a barrier to economic growth.

Objective: Attract the workforce we need:

Demographics show that Collingwood has a strong need for more young people in the workforce, especially 20- to 39-year-olds with technical knowledge and abilities. This demographic fills entry-level positions at local businesses. As they acquire more skills, graduating to progressively more senior responsibilities, their wages increase and make buying a home in Collingwood viable. We need to make rental accommodation more attainable for the skilled workers of tomorrow.

Address the need for attainable accommodation with a broader, long-term Housing Strategy, informed by the Housing Options Official Plan Update Discussion Paper published in July 2020

With local employment figures much higher than the provincial average, Collingwood has an acute labour shortage. It's not a new problem. The Collingwood Vision 2020 report, published in 2000, identified this as a growing issue caused in part by a lack of affordable rental housing. At the time, the average cost of a one-bedroom apartment in Collingwood was \$578 per month. Today, it's upwards of \$1,500. As a result, area businesses are concerned; some have had to curtail operations for want of workers.

A significant amount of new accommodation inventory is necessary, especially that which is attractive to a younger age bracket.



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## Town of Collingwood

Affordable Housing Task Force

# Why It Matters

**Negative** impacts that can be contributed to the lack of affordable, safe and secure housing in a community leads to:

- Homelessness, encampments
- Physical and mental health impacts
- Sacrifices in the quality of one's diet;
- Sacrifices in care for health, vision and dental issues;
- Households forced to work extra hours to cover housing costs
- Sharing of housing leading to overcrowded living conditions.
- Households that move frequently due to high housing costs can be challenged to maintain social networks and take advantage of employment opportunities. Children in such households are particularly vulnerable to stress, health problems, and educational disadvantages that ultimately perpetuate the poverty cycle.
- Housing instability can jeopardize children's performance and success in school, leading to lasting achievement gaps, while a stable environment contributes to improved educational outcomes
- Residents with high housing costs will have less discretionary money to spend on goods and services. That means less money being spent on local businesses and less opportunity for business growth.
- Loss of labour force and inability to attract new labour force
- Loss of businesses due to high rents and labour force costs



**Positive** impacts that can be attributed to adequate of affordable, safe and secure housing in a community leads to:

- Improves and supports community wellbeing and vibrancy
- It reduces the incidence of homelessness
- It creates housing stability which in turn improves education access and outcomes
- It improves health, reducing strain on health and social services
- It supports population diversity and equality.
- It reduces crime rates and food insecurity.
- It improves economic sustainability through labour force stability and productiveness and contributes to increased consumer spending.
- Having enough money after providing for basic needs may mean someone can attend a concert, buy a piece of art, shop in a local store or go out for dinner.

*\* This information has been excerpted from the Simcoe County Alliance to End Homelessness (South Georgian Bay) Regional Housing Task Force report, October 2021*



# Insight & Data

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## Environmental Scan

AIR

**Town of Collingwood**  
Affordable Housing Task Force

# Affordable Housing Definition – Provincial Policy Statement

## **Affordable Ownership Housing - the least expensive of:**

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

## **Affordable Rental Housing - the least expensive of:**

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

## **Low and Moderate Income Households:**

1. Households with incomes in the lowest 60 percent of the income distribution.



**Town of Collingwood**

Affordable Housing Task Force

# Affordable Housing definitions used in this report

Studies of this nature typically focus on:

- The 30% of income calculation.
- Low-income refers to households in the first three income deciles (lowest 30 percent of the income distribution).
- Moderate-income refers to households between the 4<sup>th</sup> and 6<sup>th</sup> income decile.
- High-income refers to households in the 7<sup>th</sup> income decile and above.

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## Town of Collingwood

Affordable Housing Task Force

# Census Data Key Indicators: Income

- Total incomes in the Town have increased, with renter household incomes increasing at a quicker rate than ownership households.
- However, the income of renter households remain well below owner households. In fact, owner incomes are nearly twice as much as renter incomes.
- Over 70% of renter households earn less than \$60k, with 20% earning less than \$20k. The inverse is true for ownership households, with over 34% earning more than \$100k.

Source: N. Barry Lyon Consultants Limited

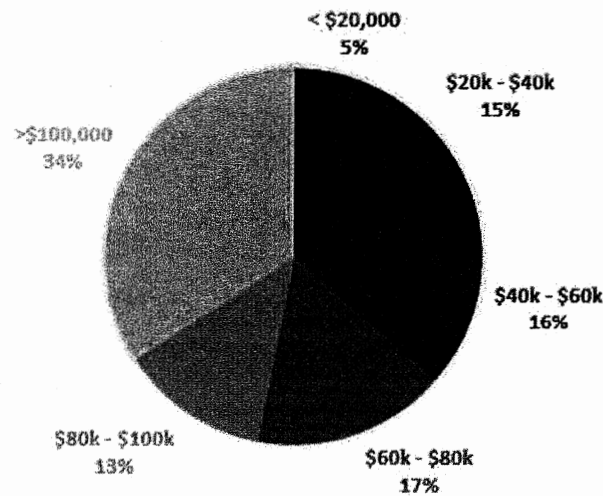


# Census Data Key Indicators: Income

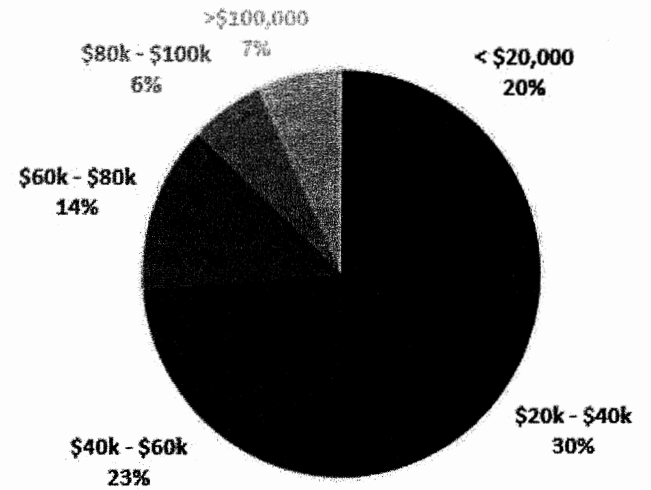
| Average Household Income Before Taxes<br>(2006 - 2016) |          |                     |
|--|----------|---------------------|
| Year   | Income   | % Change<br>06 - 16 |
| <b>All Households</b>                                  |          |                     |
| 2006   | \$68,470 |                     |
| 2011   | \$72,915 |                     |
| 2016   | \$82,216 | 20.1%               |
| <b>Owner Households</b>                                |          |                     |
| 2006   | \$80,225 |                     |
| 2011   | \$83,120 |                     |
| 2016   | \$94,314 | 17.6%               |
| <b>Renter Households</b>                               |          |                     |
| 2006   | \$38,242 |                     |
| 2011   | \$41,280 |                     |
| 2016   | \$48,271 | 26.2%               |

Source: CMHC Housing Portal Census

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Owner Income Distribution



Renter Income Distribution

Source: N. Barry Lyon Consultants Limited



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**Town of Collingwood**  
Affordable Housing Task Force

# Census Data Key Indicators: Income Growth by Deciles and Tenure

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- The data in this chart sorts owner and renter households by income deciles. Data was received through a special request from Statistics Canada.
- Data by decile group and tenure further illustrates income disparity between owners and renters.
- Owners earn significantly more than renter households across every decile and the gap is widening.

| Income Growth by Decile Group for Town of Collingwood |           |          |           |          |          |        |
|---|-----------|----------|-----------|----------|----------|--------|
| Decile  | 2016      |          | 2006      |          | % Change |        |
|   | Owner     | Renter   | Owner     | Renter   | Owner    | Renter |
| 1   | \$26,400  | \$14,400 | \$19,800  | \$12,100 | 33%      | 19%    |
| 2   | \$39,600  | \$20,000 | \$31,800  | \$17,000 | 25%      | 18%    |
| 3   | \$52,400  | \$25,200 | \$40,400  | \$19,400 | 30%      | 30%    |
| 4   | \$64,500  | \$33,200 | \$48,800  | \$25,400 | 32%      | 31%    |
| 5   | \$76,500  | \$39,600 | \$58,800  | \$31,200 | 30%      | 27%    |
| 6   | \$90,000  | \$47,200 | \$69,000  | \$37,200 | 30%      | 27%    |
| 7   | \$109,000 | \$56,000 | \$82,000  | \$44,400 | 33%      | 26%    |
| 8   | \$133,000 | \$68,000 | \$100,000 | \$54,000 | 33%      | 26%    |
| 9   | \$174,000 | \$88,000 | \$131,000 | \$76,500 | 33%      | 15%    |

Source: N. Barry Lyon Consultants Limited





**Town of Collingwood**

Affordable Housing Task Force

# Affordability Thresholds Based on Provincial 30% Definition

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- The data in this chart displays the maximum purchase price and rental rate each decile group could afford based on the Provincial definitions found earlier in this report.
- In addition to affordability challenges, other barriers to entry will include:
  - Availability of units at these price points
  - Rental Housing: First and Last Month Rent
  - Ownership Housing: Down payment, other closing costs

| Household Incomes in Town of Collingwood and Affordability Thresholds |              |                              |                               |                                   |                             |
|---|--------------|------------------------------|-------------------------------|-----------------------------------|-----------------------------|
|   | Decile Group | Owner Income (2021 estimate) | Renter Income (2021 estimate) | Affordable Rental Rate (monthly)^ | Affordable Purchase Price^^ |
| Low Income  | 1st          | \$28,900                     | \$15,764                      | \$394                             | \$83,331                    |
|   | 2nd          | \$43,351                     | \$21,894                      | \$547                             | \$134,231                   |
|   | 3rd          | \$57,363                     | \$27,587                      | \$690                             | \$189,635                   |
| Moderate Income   | 4th          | \$70,609                     | \$36,345                      | \$909                             | \$248,642                   |
|   | 5th          | \$83,746                     | \$43,351                      | \$1,084                           | \$313,956                   |
|   | 6th          | \$98,524                     | \$51,671                      | \$1,292                           | \$390,981                   |
| High  | 7th          | \$119,324                    | \$61,304                      | \$1,533                           | \$486,023                   |
|   | 8th          | \$145,597                    | \$74,441                      | \$1,861                           | \$627,911                   |
|   | 9th          | \$190,480                    | \$96,335                      | \$2,408                           | \$896,823                   |

Notes/Source: ^Assumes 30% of gross income is available for monthly rent. ^^Assumes 30% of gross income is available for accommodation costs. Accommodation costs include mortgage (25 years, 4% fixed 5-year rate, 10% downpayment, 1.14% property tax payment).

Source: N. Barry Lyon Consultants Limited



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Town of Collingwood  
Affordable Housing Task Force

# Ownership Housing Resale Data (YTD July 2021)

### Median Price:

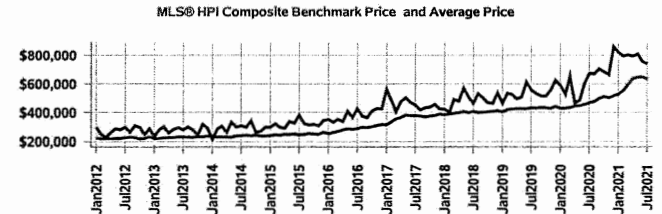
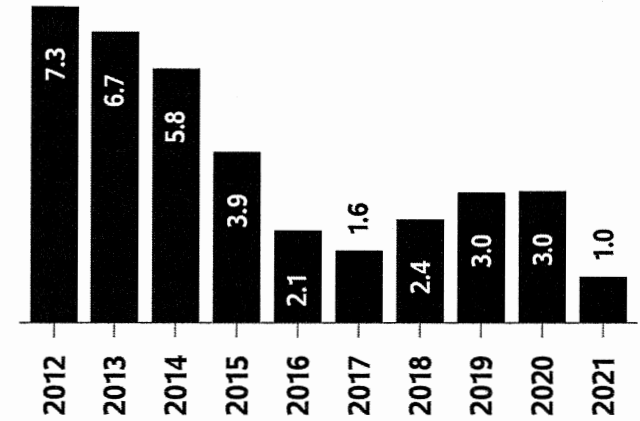
- Single-Family: \$815,500 (up 214% since 2011, 40.5% since last year)
- Condo Townhouse: \$646,723 (up 188% since 2011, 57.7% since last year)
- Condo Apartment: \$547,900 (up 163% since 2011, 39.2% since last year)

### Median Days on Market:

- Single-Family: 2021 – 8.0 days | 2020 – 26 days | 2016 – 20 days
  - Condo Townhouse: 2021 – 6.0 days | 2020 – 23 days | 2016 – 24 days
  - Condo Apartment: 2021 – 9.0 days | 2020 – 26.5 days | 2016 – 26 days
- All homes types are increasing in price rapidly, selling quickly, with decreasing supply / months of inventory.

**Demand appears to be outpacing supply.**

Graphs are all housing types:  
Months of Inventory <sup>2</sup> (July Year-to-date)



Source: Southern Georgian Bay Western District Residential Market Activity and MLS® Home Price Index Report July 2021



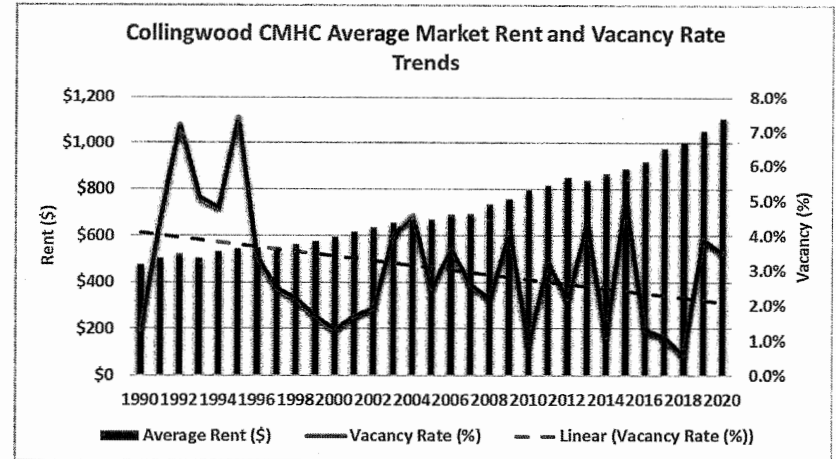
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**Town of Collingwood**

Affordable Housing Task Force

# Rental Housing – CMHC Average Market Rent & Vacancy Rate

- CMHC Average Market Rent (“AMR”) provides a high-level estimate of average rents in a municipality. It provides a useful indication of how overall rents and vacancy rates are trending. Includes all rental units, newly leased and long- term “rent controlled” units. Is not indicative of actual **Market Rents**.
- As illustrated, rents have been increasing year over year, while vacancy has been decreasing.
- Average rents have increased 134% since 1990 (average annual increase of 3%). Rents have been increasing more rapidly in recent years, averaging over 5% since 2016.
- The vacancy was around 1% between 2016 – 2018, but increased to over 3% the past two years. Some of this is likely explained by the recent affordable rental project, as well as COVID-19. Of note, vacancies are lower for buildings built between 1960 -1979 (1.4%) and 1980-1999 (2.6%) – likely because they are more affordable.



**Collingwood Average Market Rent and Vacancy Rate October 2020**

| Bedroom Type  | Average Market Rent | Vacancy Rate |
|---------------|---------------------|--------------|
| Bachelor      | \$993               | -            |
| One-Bedroom   | \$1,003             | 4.4%         |
| Two-Bedroom   | \$1,192             | -            |
| Three-Bedroom | -                   | -            |
| Total         | \$1,109             | 3.5%         |

Source: CMHC Housing Portal

Source: N. Barry Lyon Consultants Limited



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# Affordability Gap Analysis

- The following table presents the income deciles (by tenure) and affordability thresholds of each decile group demonstrated earlier in this report (Page 13). It also illustrates the typical price/rent of housing options in the Town (Pages 14-22).
- Red indicates the home is unaffordable and Green indicates the home is affordable to that decile group.
- As illustrated, most new ownership homes and rental apartments/homes are unaffordable to households below the 7<sup>th</sup> income decile.
- Also of note, 100% of the CMHC AMR is only affordable to renter households below the 6<sup>th</sup> income decile (important when selecting an affordability target for any new housing program).

Source: N. Barry Lyon Consultants Limited

| Ownership Housing Affordability Gap Analysis |                |           |           |           |           |           |           |           |           |  |
|--|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Income Decile                                | 1              | 2         | 3         | 4         | 5         | 6         | 7         | 8         | 9         |  |
| Affordability Threshold                      | \$83,331       | \$134,231 | \$189,635 | \$248,642 | \$313,956 | \$390,981 | \$486,023 | \$627,911 | \$896,823 |  |
| Housing Type                                 | Purchase Price |           |           |           |           |           |           |           |           |  |
| Single-Family Resale                         | \$815,000      |           |           |           |           |           |           |           |           |  |
| Condo Townhouse Resale                       | \$646,723      |           |           |           |           |           |           |           |           |  |
| Condo Apartment Resale                       | \$547,900      |           |           |           |           |           |           |           |           |  |
| Single-Family New (high range)               | \$557,900      |           |           |           |           |           |           |           |           |  |
| Single-Family New (low range)                | \$829,900      |           |           |           |           |           |           |           |           |  |
| Condo Apartment New 1BR                      | \$340,000      |           |           |           |           |           |           |           |           |  |
| Condo Apartment New 2BR                      | \$470,000      |           |           |           |           |           |           |           |           |  |

| Rental Housing Affordability Gap Analysis |                     |       |       |       |         |         |         |         |         |  |
|---|---------------------|-------|-------|-------|---------|---------|---------|---------|---------|--|
| Income Decile                             | 1                   | 2     | 3     | 4     | 5       | 6       | 7       | 8       | 9       |  |
| Affordability Threshold                   | \$394               | \$547 | \$690 | \$909 | \$1,084 | \$1,292 | \$1,533 | \$1,861 | \$2,408 |  |
| Housing Type                              | Monthly Rental Rate |       |       |       |         |         |         |         |         |  |
| CMHC Apartment Bachelor                   | \$993               |       |       |       |         |         |         |         |         |  |
| CMHC Apartment 1BR                        | \$1,003             |       |       |       |         |         |         |         |         |  |
| CMHC Apartment 2BR                        | \$1,192             |       |       |       |         |         |         |         |         |  |
| Market Apartment Bachelor                 | \$942               |       |       |       |         |         |         |         |         |  |
| Market Apartment 1BR                      | \$1,351             |       |       |       |         |         |         |         |         |  |
| Market Apartment 2BR                      | \$1,640             |       |       |       |         |         |         |         |         |  |
| Market Apartment 3BR                      | \$1,750             |       |       |       |         |         |         |         |         |  |
| Market SF Attached 2BR                    | \$1,467             |       |       |       |         |         |         |         |         |  |
| Market SF Attached 3BR                    | \$1,957             |       |       |       |         |         |         |         |         |  |
| Market SF Detached 2BR                    | \$1,785             |       |       |       |         |         |         |         |         |  |
| Market SF Detached 3BR                    | \$2,316             |       |       |       |         |         |         |         |         |  |
| Shared Accomodation                       | \$724               |       |       |       |         |         |         |         |         |  |

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## Town of Collingwood

Affordable Housing Task Force



# Core Housing Need: Definition

- CMHC has utilized census data to assess households in Core Housing Need within municipalities across the province.
- A household is in Core Housing Need if its housing does not meet one or more standards for housing:
  - **Affordability:** Household is spending more than 30% of before-tax household income.
  - **Adequacy:** Home requires major repairs.
  - **Suitability:** Home size is not adequate to the household size (i.e. family of 5 living in a 2-bedroom home).
  - Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size and make-up of resident households. Affordable housing costs less than 30 per cent of before-tax household income.
- In addition to providing total count of households experiencing Core Housing Need, CMHC provides specific data points to help identify the characteristics and socioeconomic indicators of these households.
- The following section provides an overview of this data to help the Town of Collingwood understand the needs of those experiencing affordability challenges.
- All data comes from the Canadian Census and CMHC Housing Portal for the Town of Collingwood Census Subdivision.

Source: N. Barry Lyon Consultants Limited



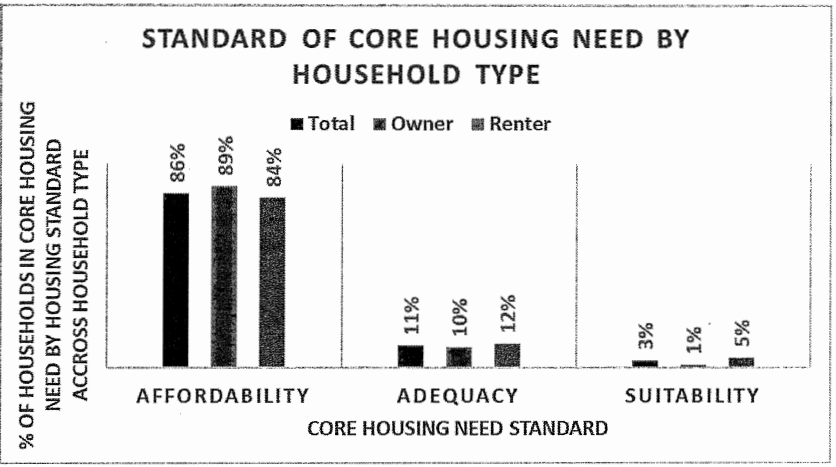
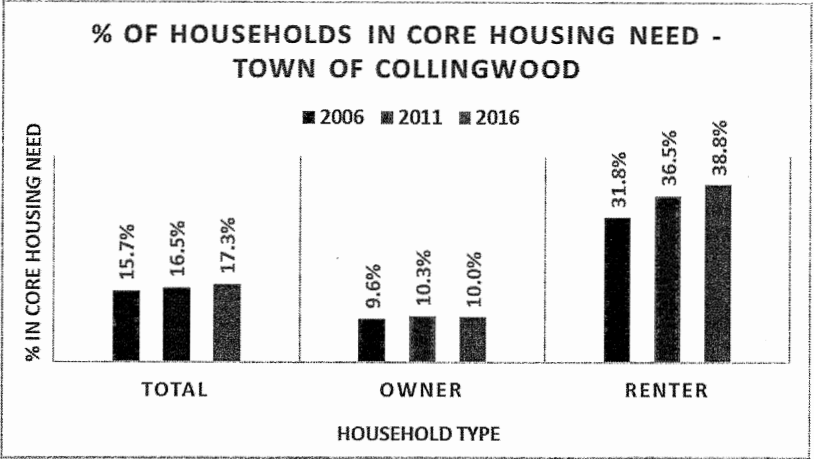
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Town of Collingwood  
Affordable Housing Task Force

# Households in Core Housing Need: # of Households

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- Households in core housing need have been increasing every census period since 2006.
- Significantly more renter households in core housing need than owners.
- Ownership households in core housing need has been relatively stable since 2006.
- Renter households in core housing need has been rapidly increasing.
- 0% of the surveyed households in core housing need indicate that affordability is the only challenge. This means these households are not only spending too much on housing costs, but also the home is either not suitable or adequate to their needs.
- Vast majority of households in Core Housing Need (84% - 89%) is due to affordability standard. Adequacy is next most common standard for all household types (10%-12%).
- For rental households, suitability and adequacy represent a statistically significant result. These households are likely paying too much for housing, in addition to living in a home that requires major repairs and is not suitable to them.



Source: N. Barry Lyon Consultants Limited



# Core Housing Need: Households Characteristics

- Renter households have higher incidence of core housing need across all characteristics. Key renter groups include:
  - Older households (65 and over) and households with at least one-senior.
  - Lone-parent and one-person households.
  - Households with a child.
  - Recent immigrants.
  - Households with activity limitations.
- While certain owner groups will also face affordability challenges, clearly a larger need to address renter households across a variety of incomes and characteristics.
- Since 2006, the following renter groups have experienced a 10% growth in core housing need:
  - Those age 35 - 64
  - One-person households
  - Immigrants and recent immigrants

Source: N. Barry Lyon Consultants Limited

| Households in Core Housing Need by Household Characteristics |            |            |            |            |            |            |
|--|------------|------------|------------|------------|------------|------------|
| Year   | 2016       |            | 2011       |            | 2006       |            |
| Tenure   | Owner      | Renter     | Owner      | Renter     | Owner      | Renter     |
| <b>Total % Households in Core Housing Need</b>               | <b>10%</b> | <b>39%</b> | <b>10%</b> | <b>37%</b> | <b>10%</b> | <b>32%</b> |
| <b>Age of Primary Household Maintainer</b>                   |            |            |            |            |            |            |
| 15 to 24 years   | 0%         | 37%        | 0%         | 0%         | 0%         | 33%        |
| 25 to 34 years   | 8%         | 30%        | 13%        | 25%        | 16%        | 33%        |
| 35 to 44 years   | 8%         | 38%        | 10%        | 38%        | 13%        | 27%        |
| 45 to 54 years   | 8%         | 33%        | 12%        | 43%        | 7%         | 22%        |
| 55 to 64 years   | 9%         | 40%        | 9%         | 32%        | 9%         | 31%        |
| 65 years and over  | 12%        | 49%        | 9%         | 40%        | 9%         | 44%        |
| <b>Household Type</b>  |            |            |            |            |            |            |
| Couple with children   | 3%         | 26%        | 5%         | 30%        | 4%         | 21%        |
| Couple without children                                      | 5%         | 17%        | 3%         | 23%        | 3%         | 16%        |
| Lone-parent household  | 15%        | 47%        | 21%        | 46%        | 21%        | 48%        |
| One-person household   | 22%        | 55%        | 23%        | 43%        | 19%        | 39%        |
| Household has at least one senior (65 or older)              | 12%        | 47%        | 9%         | 39%        | 8%         | 39%        |
| Household has at least one child less than 18 years old      | 6%         | 43%        | 10%        | 46%        | 13%        | 39%        |
| <b>Immigration Status</b>                                    |            |            |            |            |            |            |
| Non-immigrant  | 9%         | 39%        | 10%        | 35%        | 10%        | 33%        |
| Immigrant  | 14%        | 37%        | 15%        | 47%        | 9%         | 22%        |
| Recent immigrants (landed 2011-2016)                         | 67%        | 67%        | 0%         | 0%         | 0%         | 0%         |
| <b>Household Characteristics</b>                             |            |            |            |            |            |            |
| Household has at least one person with activity limitations  | 11%        | 44%        | 13%        | 41%        | 14%        | 37%        |
| <b>Aboriginal Households</b>                                 |            |            |            |            |            |            |
| Aboriginal households  | 9%         | 38%        | 0%         | 18%        | 0%         | 36%        |

Source: CHC Housing Portal Core Housing Need Analysis for Collingwood. Red indicates variable is above overall average for tenure.

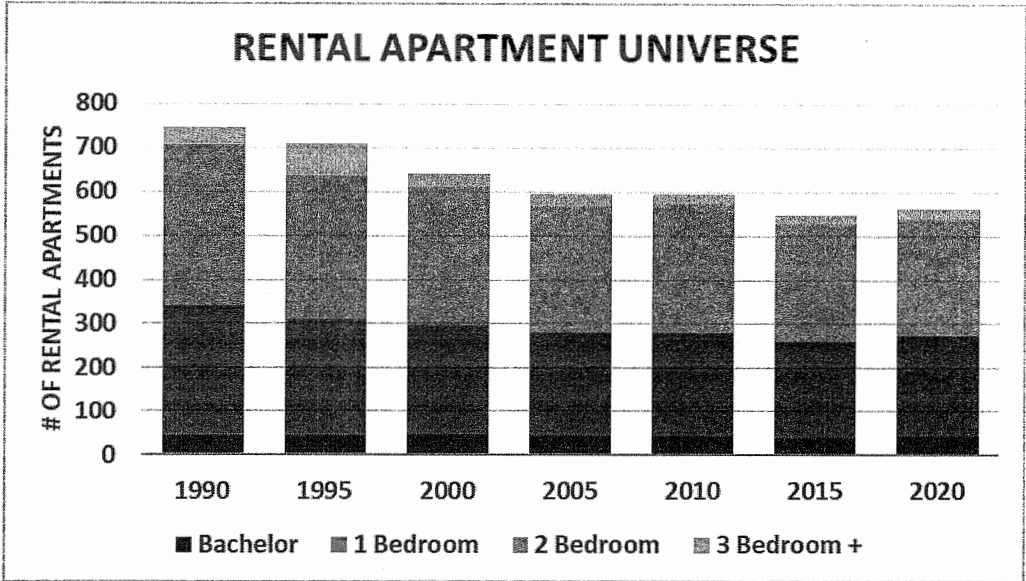
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# The Rental Market is Shrinking

- Collingwood has added only 213 new rental units since 2008 (6% of all housing completions), with 147-units being associated with the Simcoe County Second Street affordable housing development.
- Despite the above, the Town's rental universe has decreased by 181 total rental units since 1990, with the vast majority being one and two-bedroom units.



Source: N. Barry Lyon Consultants Limited



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## Town of Collingwood

Affordable Housing Task Force

# Economic Impacts

Here are some important excerpts from **the Economic Development Action Plan** (approved October 2020)

- Collingwood's population is growing quickly, with more than 10,000 new full-time and seasonal residents expected to be living in the town by 2031. In order to maintain its small-town essence, Collingwood must provide jobs for the majority of its residents locally.
- This will require creating more than 1,500 local jobs in the next 10 years in a moderate growth scenario. Up to 3,000 jobs would be more consistent with historic trends and account for the town's future commercial development and the high number of jobs required to support both the tourism industry and population growth.

Source: N. Barry Lyon Consultants Limited

Collingwood Forecast Population and Employment Growth (2006–2031)

|                        | 2006   | 2016   | 2031   | 2006–2016 Growth | 2016–2031 Growth |
|------------------------|--------|--------|--------|------------------|------------------|
| Collingwood Population | 18,000 | 22,469 | 33,400 | 4,469            | 10,931           |
| Collingwood Employment | 10,800 | 11,942 | 13,500 | 1,142            | 1,558            |
| Activity Rate          |        |        |        | 26%              | 14%              |

Source: Collingwood Growth Management Official Plan Update, Discussion Paper, July 2020



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## Town of Collingwood

Affordable Housing Task Force

# Insight & Data Summary

- Low to Moderate Income Rental: 916 rental households in Core Housing Need
- Moderate Income Ownership Housing: 683 owner households in Core Housing Need
- Based on growth forecast to 2031, assumption that rental housing will account for 20% of households growth (trend since 2006), and Core Housing Need remains at 2016 level (38.8% of renter households) – the number of renter households in Core Housing Need will increase to nearly 1,700.
- The above is also likely an underestimate, as continued increases to rental rates will likely place more renter households in Core Housing Need, which has been the case in Collingwood since 2006 with this group increasing by 300.
- The data indicates that much of the housing in Collingwood is unaffordable to most households in the municipality.
- Employers are facing challenges for recruitment and retention of staff due to the lack and affordability of housing in Collingwood.
- For ownership housing, it is likely that high-income individuals from other parts of Ontario are moving to Collingwood, which would not be reflected in the data. As illustrated throughout this report, it also appears that supply is not sufficiently meeting demand.
- Owners are also more likely to spend over 30% of their gross household income on a home in order to “enter the market”, believing that their equity commitment will pay off down the road.
- Renters are also facing significant affordability challenges. Outside of a bachelor apartment, rental apartments and rental single-family homes are unaffordable to roughly 70% of all rental households in the municipality. Unlike owners, most renters will overpay for housing, due to lack of choice, without any corresponding benefit.
- Lack of choice and supply are two key factors driving rental housing unaffordability, which is unlikely to improve without the introduction of new market and affordable supply.
- When selecting an affordability target, it is important to note that 100% of the CMHC AMR still remains out of reach for many renter households.

\* This data should be revised and reassessed when the 2021 census data is released.



## **AHTF Recommendations**

The following recommendations are divided into the sub-committee areas established to focus on the 4 mandates of the Task Force, in addition to other critical recommendations for Council's consideration. Each recommendation includes:

- **PRIORITY**
- **RESPONSIBILITY**
- **BUDGET IMPLICATIONS**



**Town of Collingwood**

Affordable Housing Task Force

# Property Recommendations

## Birch Street / Johnson Trust Apartments

A.

Investigate opportunities and make a recommendation to Council regarding the Town owned lands on Birch Street

| Recommendation  | Priority | Responsibility | Budget Implication |
|---|----------|----------------|--------------------|
| Retain the Birch St properties for redevelopment and possible mixed-use development. This should include an appropriate mix of affordable (30th to 60th income deciles) and market rent units   | High     | Staff          | Immediate          |
| Investigate acquiring additional adjoining properties to create a larger parcel for redevelopment. Dependent on the outcome of the new OP, there could be opportunity to do a mixed use, higher density residential project that can scale as it develops to the south boundary for neighbourhood compatibility   | High     | Staff          | Immediate          |
| With or without additional properties, commence a process to create a plan for redevelopment on the site in consultation with neighbours and interested stakeholders to achieve maximum densities that can be compatible with and, transition into the neighbourhood context. Any development should meet, as a minimum, as many of the criteria as possible as set out in the ideal UN Goal #11 vision described below | High     | Staff / AHAC   | Minimal            |
| Due to the severe shortage of available affordable rentals, it will be challenging to relocate the existing tenants for any option selected. The committee recommends that the process of relocating tenants should begin one year before the commencement of any construction. The County should be brought into the process and advice should be obtained from a lawyer   | High     | Staff          | Minimal            |
| The Town has the option of developing and subsequently managing the land itself or turning it over to another not-for-profit entity (eg. Community Land Trust, Municipal Service Corporation, Housing Co-operatives, etc) to build on. Consult with a lawyer to guide best options considering liability, tenure, process   | High     | Staff/Council  | Immediate          |



**Town of Collingwood**

Affordable Housing Task Force

# Property Recommendations

## Other Critical Recommendations

A.

Investigate opportunities and make a recommendation to Council regarding the Town owned lands on Birch Street

| Recommendation  | Priority | Responsibility | Budget Implication |
|---|----------|----------------|--------------------|
| Town-owned lands have been identified as being suitable for future development of AH, that should be explored with Council in-camera. These properties should be designated in the new OP for residential apartment built form with mixed uses including commercial and community facilities. Further, ensure these properties are held in Town ownership for future AH projects. | High     | Staff          | Minimal            |
| Acquire a property that is currently zoned and suitable for immediate development of AH and begin development process (visioning, consultation, planning, etc)  | High     | Staff          | Future             |



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**Town of Collingwood**  
Affordable Housing Task Force

# Policy Recommendations

## Official Plan and Zoning by-law

B.

Monitor and make recommendations to local planning policies that are underway as well as a regional focus to closely monitor and provide recommendations to increase affordable housing options.

| Recommendation   | Priority | Responsibility | Budget Implication |
|--|----------|----------------|--------------------|
| Develop policies/zoning that are more inclusive of a broad range of housing types with a greater focus on requirements of the specific housing type in existing neighbourhoods and residential areas.  | High     | Staff          | Minimal            |
| Review and amend regulations addressing minimum building height and use mix, where appropriate in commercial zones, to reduce the construction of single storey and single use buildings.  | High     | Staff          | Minimal            |
| Encourage developers through financial incentives to consider building for mixed use.  | Medium   | Staff          | Future             |
| Define development intensity using Floor Space Index, not Unit Density.  | High     | Staff          | Minimal            |
| Amend all provisions (lot sizes, setbacks, height limits, etc.) to ensure that all the OP's intensification targets can be met without Rezoning Applications or Variances.   | High     | Staff          | Minimal            |
| Eliminate parking minimums for multi-unit residential projects, thereby providing the opportunity for the marketplace to offer parking spaces and alternatives that best meet the needs and demands of the future residents of their projects. | Medium   | Staff          | Minimal            |
| Consider "Shared Parking Strategies" as a tool to encourage the development of mixed-use commercial buildings.   | Medium   | Staff          | Minimal            |
| Petition the Provincial government to allow the use of simplified Inclusionary Zoning outside of Projected Major Transit Station Area. Currently, this tool is not permitted in Collingwood  | Low      | Staff          | Minimal            |





**Town of Collingwood**

Affordable Housing Task Force

# Policy Recommendations

## Increase Housing Supply

B.

Monitor and make recommendations to local planning policies that are underway as well as a regional focus to closely monitor and provide recommendations to increase affordable housing options.

| Recommendation   | Priority | Responsibility | Budget Implication |
|--|----------|----------------|--------------------|
| Ensure broader permissions for Rooming House approvals in all Residential Zones  | High     | Staff          | Minimal            |
| Research ways to encourage/incentivize the renovation and rehabilitation of residential uses above commercial properties in the downtown area. | Medium   | HPS            | Minimal            |
| Prohibit short term rentals and by doing so increasing the overall rental stock in the municipality.   | High     | Council        | Minimal            |
| Give priority to any application to the Planning and/or Building Departments with an Affordable Housing component.                             | High     | Staff / HPS    | Minimal            |
| Ensure that infrastructure capacity is set aside to support projects with an Affordable Housing component.                                     | High     | Staff          | Minimal            |

## Vision for Surplus Town Lands

| Recommendation   | Priority | Responsibility | Budget Implication |
|--|----------|----------------|--------------------|
| Ensure that affordable housing is a priority use for surplus town owned land and that the development of affordable housing be prioritized in considering the sale or acquisition of lands by the Town. Further, the Town should also encourage School Boards and other levels of government, in the disposal of surplus lands, to institute an "Affordable Housing First" priority. | High     | Council        | Future             |

## Retention of Affordable Housing

| Recommendation  | Priority | Responsibility | Budget Implication |
|---|----------|----------------|--------------------|
| Through a "Rental Replacement By-Law" prohibit the demolition or conversion of rental apartment buildings to other uses unless replacement units are provided and the rents of the replacement units are at, or below, the average market rents in the municipality at the time of the application. | High     | Council        | Minimal            |



**Town of Collingwood**  
Affordable Housing Task Force

# Policy Recommendations

B.

Monitor and make recommendations to local planning policies that are underway as well as a regional focus to closely monitor and provide recommendations to increase affordable housing options.

## Accessory Units and Secondary Suites (Subcategory "Increase Housing Supply")

| Recommendation  | Priority | Responsibility | Budget Implication |
|---|----------|----------------|--------------------|
| Have a process in place to align Town Official Plan and Zoning Bylaw permissions with Planning Act Section 16(3) to allow an accessory apartment in the main dwelling and a detached accessory residential unit.  | High     | Staff          | Minimal            |
| The Task Force understands that increasing of the number of Accessory Apartments in the Town is the fastest way to help alleviate affordable housing crisis. The existing Accessory Apartment Building Permit and Approvals Guide is a challenging document for the average person. Either improve it substantially so that it is easier to implement the requirements found within or create a second "Layman's Guide to Accessory Apartments" that will allow a homeowner to determine whether they want to proceed with their project. | High     | Staff          | Immediate          |
| "Fast Track" all applications to the Building Department for Accessory Apartment applications.  | High     | Staff / HPS    | Minimal            |
| Encourage rental rates in Accessory Residential Units to meet the Town's affordability threshold. Promote the County's Secondary Suites Program to encourage rental affordability in accessory residential units.   | High     | Staff / HPS    | Minimal            |
| Assign one building inspector to one application/address so the number of differing opinions is reduced.  | High     | Staff          | Minimal            |
| Create an "Accessory Apartment Registry" in the Building Department so that the municipality can make decisions regarding support and incentivization based on real numbers.  | Medium   | Staff          | Future             |





**Town of Collingwood**

Affordable Housing Task Force

# Policy Recommendations

## Other Critical Recommendations

B.

Monitor and make recommendations to local planning policies that are underway as well as a regional focus to closely monitor and provide recommendations to increase affordable housing options.

| Recommendation - Secure Necessary Resources to Manage ongoing Affordable Housing Programs & Initiatives  | Priority | Responsibility | Budget Implication |
|--|----------|----------------|--------------------|
| <p>Hire a dedicated Housing Planning Specialist* (HPS), whose responsibility would be to undertake studies related to housing, compile information relating to (and promotion of) affordable housing and rental advocacy groups, reporting to Council, developing a complete Affordable Housing Strategy that includes a Housing Charter, public consultation, consultation with the development community, maintenance of existing housing stock, monitoring of conversions/demolitions and the establishment of an accessory apartment registry. The Specialist will guide all development proposals with an affordable housing component, through the process of approval and will provide input on planning matters relating to these development proposals. In addition, the AHD would review targets, measure progress, investigate new opportunities, advocate at the county level, update data and advise council on policy framework, implementing Housing Strategies, in addition to other ancillary functions with the vision to increase affordable housing stock. A "Collingwood Housing Charter" would formally recognize housing as a fundamental human right. (substantive – security of tenure, habitable, easy access to services and infrastructure; procedural – all decisions should reflect on the right to housing; and, further, that the Town and Council needs to defend these rights over unsubstantiated objections and opposition based on unproven conjecture.</p> <p>* Ideally this position would lead to establishing an Affordable Housing Division within the Planning Department with the mandate to implement a Comprehensive Housing Strategy.</p> | High     | Council        | Immediate          |
| <p>Establish an Affordable Housing Advisory Committee (AHAC) made up of citizen representatives, including "Lived Experience" representation, in addition to representation from Simcoe County and the Georgian Triangle Development Institute, whose role would be to provide community input to the AHD. In addition, the AHAC would provide opinion on policy framework and proposed strategies developed by Staff</p>  | High     | Staff / HPS    | None               |
| <p>Develop and promote a vision for affordable housing which promotes sustainable, equitable homes for people in all income levels with a specific focus on meeting the needs of residents working in the service industry. (between 4th and 6th income decile)</p>  | High     | Staff / AHAC   | Immediate          |



**Town of Collingwood**  
Affordable Housing Task Force

# Policy Recommendations

## Other Critical Recommendations

B.

Monitor and make recommendations to local planning policies that are underway as well as a regional focus to closely monitor and provide recommendations to increase affordable housing options.

| Recommendation - Secure Necessary Resources to Manage ongoing Affordable Housing Programs & Initiatives   | Priority | Responsibility | Budget Implication |
|---|----------|----------------|--------------------|
| Incorporate a Municipal Not-for-profit Housing Corporation or explore the potential for an existing NFP that has the capacity to develop additional projects with the specific mandate to develop new, affordable housing in the community. Ideally, each project would be incorporated as a unique NFP entity, with oversight from the Municipal NFP Housing Corp. | High     | Staff / AHAC   | Future             |
| In coordination with the Simcoe County Social Housing Department, provide a clear definition of thresholds for affordable, accessible, attainable and social housing in addition to establishing targets for each.  | High     | Staff / AHAC   | Immediate          |
| Establish specific goals/targets for the construction of duplex, triplex and multi-unit buildings (as per the data from the needs analysis completed by NBLC and subsequent work completed by the AHD).   | High     | Staff / AHAC   | Immediate          |
| Institute a regular programme of open forums for stakeholders and members of the community to receive input and provide information about affordable housing options and proposals in order to ensure public engagement and discussion.   | Medium   | Staff / AHAC   | Minimal            |
| Increase awareness and promotion of innovative and non-traditional housing models and consider alternative development strategies, that make home ownership more affordable such as cohousing, communal housing, life-lease options, etc.   | Medium   | Staff / AHAC   | Minimal            |



# Grants/Funding Recommendations

C.

Explore and make recommendations regarding current grant / funding opportunities for affordable housing development: new, renovation and conversions.

## Reserve

| Recommendation  | Priority | Responsibility      | Budget Implication |
|---|----------|---------------------|--------------------|
| Establish an Affordable Housing Reserve Fund (AHRF) with initial funding of 1% of tax revenues (\$350,000) to be included in the 2022 budget and subsequent budgets. Direct any annual tax revenue surplus to the AHRF. | High     | Treasury / Planning | Immediate          |

## Land Trust

| Recommendation   | Priority      | Responsibility      | Budget Implication |
|--|---------------|---------------------|--------------------|
| Uses a portion of the proceeds of the utility and the airport to purchase land (\$2 - \$3M) to be held in a land trust specifically designated for affordable housing. Identify currently available properties to assist in relocating Birch St. residents pending redevelopment of that site. | High / Medium | Treasury / Planning | Immediate          |

## Policy Awareness

| Recommendation  | Priority | Responsibility | Budget Implication |
|---|----------|----------------|--------------------|
| Increase awareness of all affordable housing funding opportunities available to non-profit and for-profit developers such as the Go Investment Fund and Rental Construction Financing Initiative. | High     | Staff / AHAC   | None               |



**Town of Collingwood**  
Affordable Housing Task Force

# Grants/Funding Recommendations

## Incentives / Other Considerations

C.

Explore and make recommendations regarding current grant / funding opportunities for affordable housing development: new, renovation and conversions.

| Recommendation  | Priority | Responsibility      | Budget Implication |
|---|----------|---------------------|--------------------|
| Provide first loss guarantees to NFP Housing Corporations and Housing Co-ops to enable them to utilize Community Investment Bonds to fund down-payments on land purchases and construction financing, with further funding made available from traditional financing sources. | Medium   | Treasury / Planning | Future             |
| Develop an incentive program that facilitates the development of affordable and attainable housing throughout the municipality. Consider vehicles such as a Community Improvement Plan and /or a Capital Facilities Bylaw.  | High     | Treasury / Planning | Immediate          |
| Align Town Development Charges By-law with amended Development Charges Act with respect to development charge exemptions, deferrals, and rate freezes for specific forms of housing.  | High     | Treasury / Planning | Minimal            |
| Ensure that Community Benefits Charges identify Affordable Housing as one of the benefits.  | High     | Treasury / Planning | Minimal            |
| Establish a program for Development Charge relief in the form of partially forgivable loans in exchange for long-term commitments to the maintenance of affordable housing.   | High     | Treasury / Planning | Future             |
| 100% exemption of property tax as long as the affordable housing component is maintained.   | High     | Treasury / Planning | Future             |
| 100% waiver of building and planning fees for Affordable Housing proposals.   | High     | Treasury / Planning | Future             |





**Town of Collingwood**

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# UN Sustainability Goal #11

D.

Remain connected with and provide support for an action plan for Council regarding Collingwood's commitment to the United Nations Sustainability Goal #11 pertaining to safe and affordable housing.

| Recommendation   | Priority | Responsibility |
|--|----------|----------------|
| <p>In line with UN sustainability goal #11 to make towns / cities inclusive, safe, resilient and sustainable, establish a specific set of criteria and principals that include the following:</p> <ul style="list-style-type: none"> <li>• Focus on supplying units to the local workforce based on incomes in the 30th to 50th percentile and include a percentage of deeply affordable units in each development if County or other appropriate support is available</li> <li>• Any development involving public funds, incentives or land must include permanent security of tenure and be priced affordably in perpetuity.</li> <li>• Projects must be built sustainably and ideally to a net zero standard</li> <li>• There needs to be a range of unit sizes geared at varied demographics and designs must incorporate accessible, universal design</li> <li>• Mixed use developments are desirable to allow for community spaces, social and/or private enterprises</li> <li>• Food insecurity and childcare are important as they are both a cause and a by-product of the AH issue. Prioritize incorporating these into a mixed-use developments through either private or social enterprises</li> <li>• Cheaper is not better and, it is not less expensive in the long run. Rental housing must encompass quality that is built to last. Noise and vibrations are a common problem in poorly built buildings and must be addressed</li> <li>• Consider and encourage forms of wealth sharing and broader community participation. For example, others in the community may contribute to a project like this by donating products (solar panels), time, money, social bonds, other</li> <li>• Courtyard designs are recommended for access and views to nature, light and air, builds sense of community</li> <li>• Access to nature/outdoors is important. Incorporating greenspaces such as parkettes that can be shared with the neighbourhood are desirable</li> <li>• Involve neighbours and other relevant stakeholders early on in the process from visioning, zoning to design</li> <li>• Build on or near transit routes and minimize parking requirements</li> <li>• When providing financial incentives through public funds, preference should be given to not-for-profit developers offering additional social benefits (provide a social good to people in the community such as hiring and training a local work-force in construction or reinvestment of profits in the community)</li> <li>• When RFP's are issued for development of AH on Town owned land, identify the desirability of the values in the above list of principals</li> <li>• Awarding of projects on any Town-owned lands should also be tendered through a public RFP project including priority being given to the principals described above. Innovation should be encouraged and complete costing models provided</li> </ul> | High     | Staff / AHAC   |



**Town of Collingwood**

Affordable Housing Task Force

# Summary

As the Town continues to grow, affordability challenges will worsen if housing supply does not adequately grow and respond to the need. Efforts should focus on market and affordable rental housing. Affordable ownership housing should also be pursued as a Secondary objective.

The following data is significant in understanding the needs that are critical in addressing the local housing crisis:

- Low to Moderate Income Rental: 916 rental households in Core Housing Need
- Moderate Income Ownership Housing: 683 owner households in Core Housing Need
- Based on growth forecast to 2031, assumption that rental housing will account for 20% of households growth (trend since 2006), and Core Housing Need remains at 2016 level (38.8% of renter households) – the number of renter households in Core Housing Need will increase to nearly 1,700. *\*likely an underestimate, as continued increases to rental rates will likely place more renter households in Core Housing Need, which has been the case in Collingwood since 2006 with this group increasing by 300.*

There is not one magic bullet solution to solve this complex problem. The solution lies in collaboration between all levels of government, the not-for-profit sector, and private developers/builders. If we want to improve the local housing crisis, we need to lead by example and take action immediately.



## Town of Collingwood

Affordable Housing Task Force

# Next Steps

The AHTF appreciates that the recommendations are detailed and require additional staff and external expertise to thoroughly evaluate costs, program impacts and integration in the full departmental and corporate objectives of the Municipality. The following Council actionable steps are recommended:

Recommendation: THAT Council direct recommendations contained within the report be referred to staff for their review and evaluation, within 3 months. AND FURTHER THAT Council immediately authorize the following:

- 1) THAT Council direct the recommendations regarding the future of the Johnson Trust Apartments be referred to staff to further investigate and develop an appropriate strategy for it's redevelopment at the existing site with potential mixed used commercial, with a focus on market and affordable rental units (within the 30<sup>th</sup> to 60<sup>th</sup> tenant income decile), for Council's consideration within 6 months.
- 2) THAT Council direct staff to include the requests to establish a reserve fund and land trust in the 2022 Budget Deliberations;
- 3) THAT Council direct all recommendations pertaining to the Official Plan (OP) and Zoning By-law (ZB) be referred immediately to Staff and Consultants for review and evaluation in the new updates being considered by Council.
- 4) THAT Council support in principle the proposed vision with respect to any future initiative(s) that pertains to the UN Sustainability Goal #11 and affordable housing.
- 5) THAT Council include in the 2022 Budget the hiring of an Affordable Housing Planning Specialist;
- 6) AND FURTHER THAT Council immediately establish an Affordable Housing Advisory Committee to advise and assist, where appropriate, with the recommendations contained within this report, and the mandate of the Task Force be extended during the transition.
- 7) AND FURTHER THAT Council refer the 'other critical recommendations' to staff for review and report back to Council within 3 months on the timelines for consideration and implementation.



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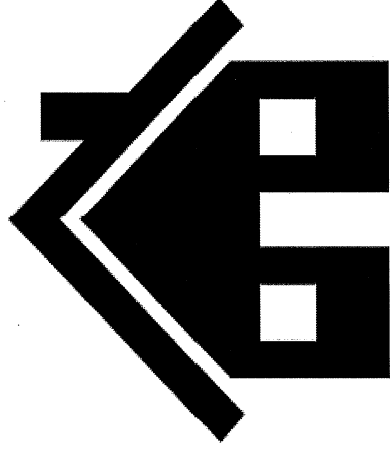
**Town of Collingwood**  
Affordable Housing Task Force

# Appendix A

## Town of Collingwood – Affordable Housing Task Force

Affordable Housing Consulting  
Services – Needs Assessment

October 2021



**nblc**  
N. Barry Lyon Consultants Ltd.





# Collingwood Affordable Housing Task Force

- The Town of Collingwood recognizes the current housing crisis. In February 2021, Council established an Affordable Housing Task Force to take leadership with a number of possible strategies to address the crisis and increase the supply of affordable housing. Specifically, the Task Force has the following objectives:
  - i. Investigate opportunities and make a recommendation to Council regarding Town owned housing.
  - ii. Monitor and make recommendations to local planning policies that are underway as well as regional focus to closely monitor and provide recommendations to increase affordable housing options.
  - iii. Explore and make recommendations regarding current grant / funding opportunities for affordable housing development: new, renovation and conversions.
  - iv. Remain connected with and provide support for an action plan for Council regarding Collingwood's commitment to the United Nations Sustainability Goal #11 pertaining to safe and affordable housing.
- N. Barry Lyon Consultants Limited ("NBLC") has been retained by the Town of Collingwood to support this task force.

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# NBLC Assignment



## **1. Needs Assessment (THIS REPORT):**

Assist in the research of housing specific data and collection and prepare a formal analysis identifying benchmarks and targets to ensure that the Task Force recommendations accurately reflect the current and future needs of the Town.



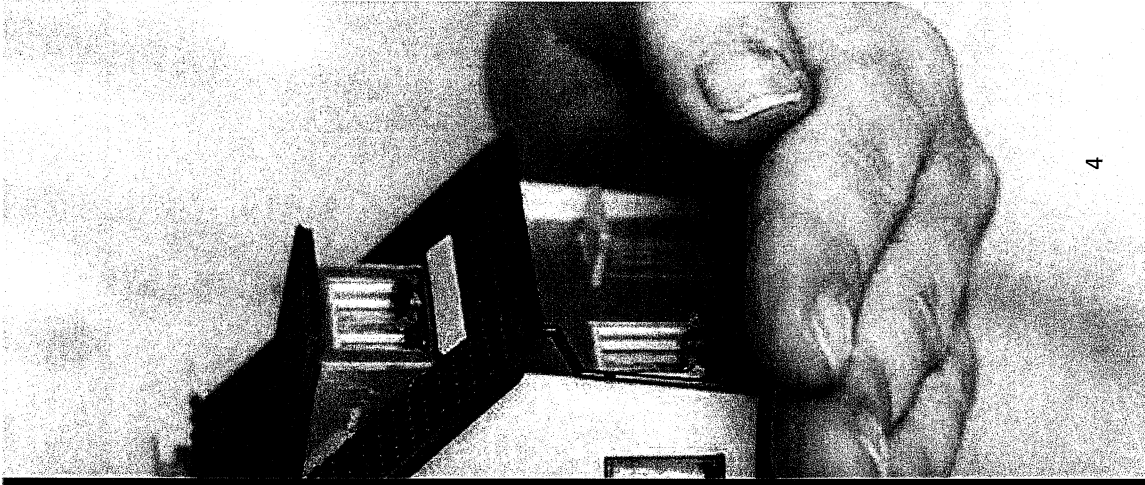
## **2. Strategy Development (SEPARATE COVER):**

Assist the Task Force/Sub-committee in reviewing potential policy and procedure recommendations that facilitate creation of affordable housing and identifying planning policy best practices that may not have been considered in the current Official Plan review process, including any legislative parameters and restrictions of potential Task Force recommendations.

# Needs Assessment

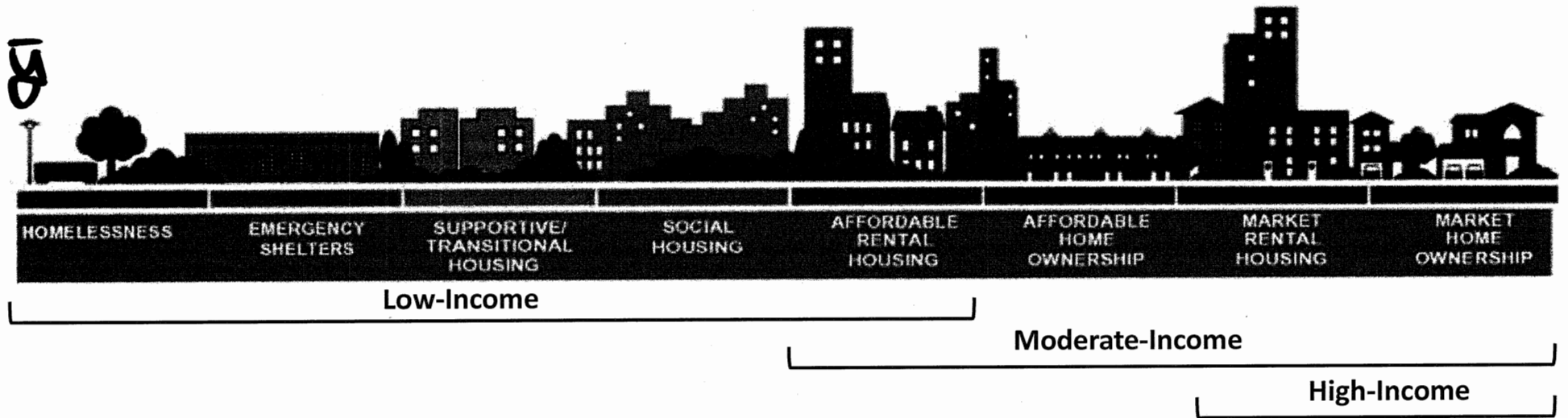
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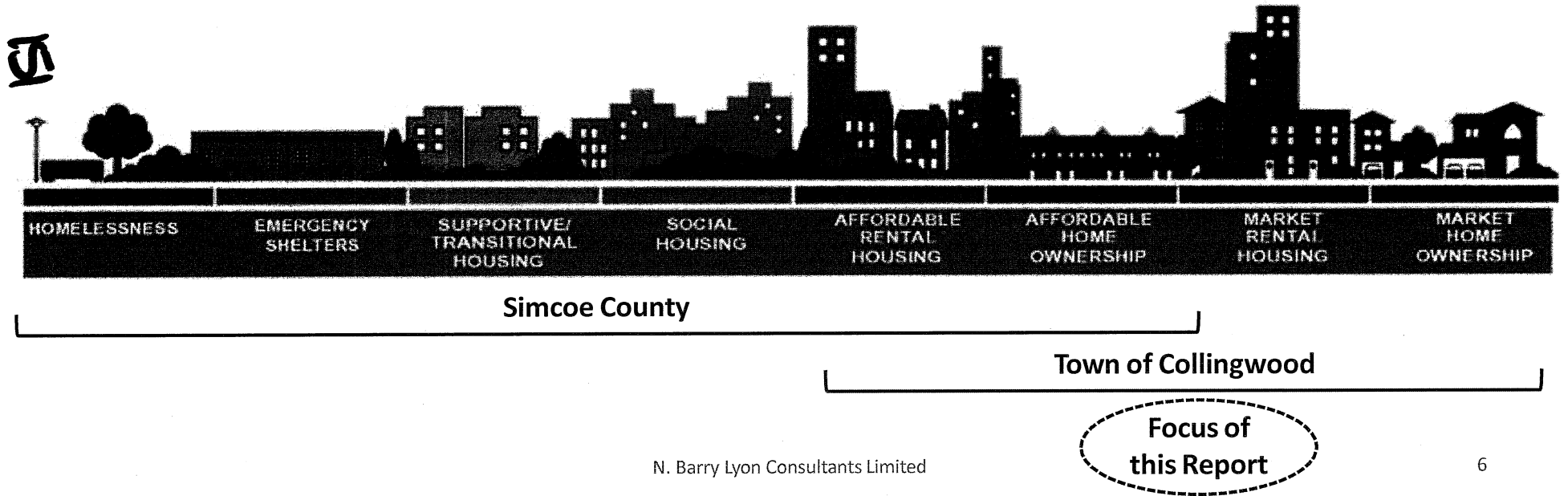
# Housing Continuum: Income Distribution

## THE HOUSING CONTINUUM



# Housing Continuum: Roles and Focus of this Report

## THE HOUSING CONTINUUM



# Affordable Housing Definition:

## Provincial Policy Statement

### **Affordable Ownership Housing - the least expensive of:**

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

### **Affordable Rental Housing - the least expensive of:**

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

### **Low and Moderate Income Households:**

1. Households with incomes in the lowest 60 percent of the income distribution.

# Affordable Housing Definition: Definitions Used in this Report

- Studies of this nature typically focus on:
- The 30% of income calculation.
- Low-income refers to households in the first three income deciles (lowest 30 percent of the income distribution).
- Moderate-income refers to households between the 4<sup>th</sup> and 6<sup>th</sup> income decile.
- High-income refers to households in the
- 7<sup>th</sup> income decile and above.

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## Census Data Key Indicators: Income

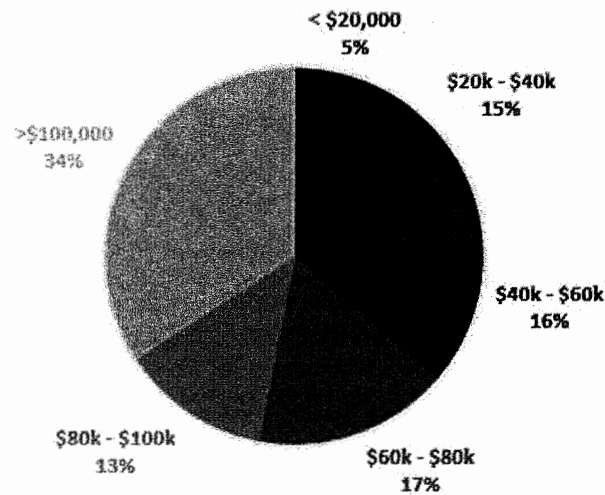
- Total incomes in the Town have increased, with renter household incomes increasing at a quicker rate than ownership households.
- However, the income of renter households remain well below owner households. In fact, owner incomes are nearly **twice** as much as renter incomes.
- Over 70% of renter households earn less than \$60k, with 20% earning less than \$20k. The inverse is true for ownership households, with over 34% earning more than \$100k.

**Average Household Income Before Taxes (2006 - 2016)**

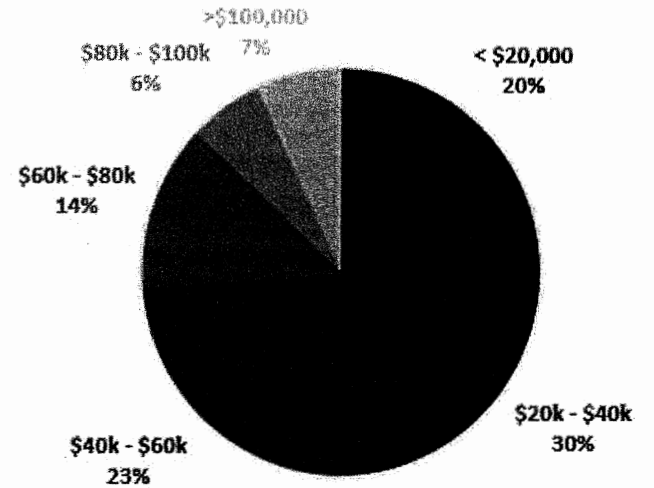
| Year                     | Income   | % Change 06 - 16 |
|--------------------------|----------|------------------|
| <b>All Households</b>    |          |                  |
| 2006                     | \$68,470 |                  |
| 2011                     | \$72,915 |                  |
| 2016                     | \$82,216 | 20.1%            |
| <b>Owner Households</b>  |          |                  |
| 2006                     | \$80,225 |                  |
| 2011                     | \$83,120 |                  |
| 2016                     | \$94,314 | 17.6%            |
| <b>Renter Households</b> |          |                  |
| 2006                     | \$38,242 |                  |
| 2011                     | \$41,280 |                  |
| 2016                     | \$48,271 | 26.2%            |

Source: CMHC Housing Portal Census

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**Owner Income Distribution**

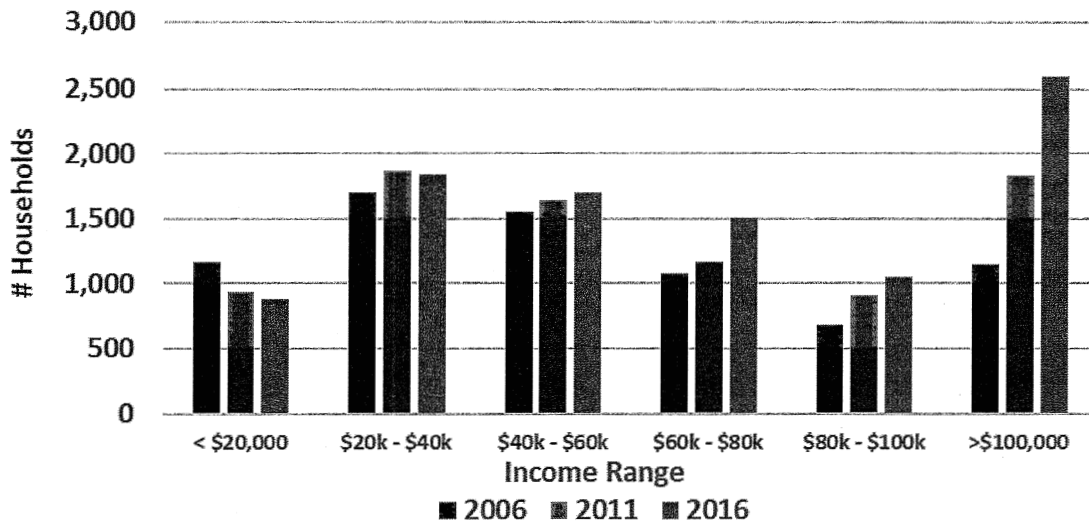


**Renter Income Distribution**



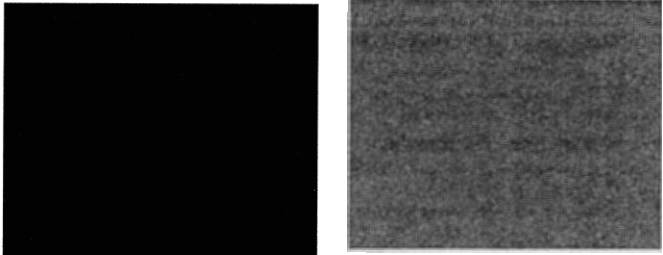
# Census Data Key Indicators Income Growth

Income Distribution 2006 - 2016 Total Households



- Overall, incomes have increased 20% from 2006 to 2016. Most can be attributed to the growth in high-income households.
- Those earning over \$100,000 has grown from a total of 15% of households in 2006 to nearly 30% as of 2016.
- The three lowest categories have had minimal change.
- The decrease in those earning less than \$20k does not signal affordability improving (inflation, minimum wage, etc.).

# Census Data Key Indicators: Income Growth by Deciles and Tenure



**Income Growth by Decile Group for Town of Collingwood**

| Decile | 2016      |          | 2006      |          | % Change |        |
|--------|-----------|----------|-----------|----------|----------|--------|
|        | Owner     | Renter   | Owner     | Renter   | Owner    | Renter |
| 1      | \$26,400  | \$14,400 | \$19,800  | \$12,100 | 33%      | 19%    |
| 2      | \$39,600  | \$20,000 | \$31,800  | \$17,000 | 25%      | 18%    |
| 3      | \$52,400  | \$25,200 | \$40,400  | \$19,400 | 30%      | 30%    |
| 4      | \$64,500  | \$33,200 | \$48,800  | \$25,400 | 32%      | 31%    |
| 5      | \$76,500  | \$39,600 | \$58,800  | \$31,200 | 30%      | 27%    |
| 6      | \$90,000  | \$47,200 | \$69,000  | \$37,200 | 30%      | 27%    |
| 7      | \$109,000 | \$56,000 | \$82,000  | \$44,400 | 33%      | 26%    |
| 8      | \$133,000 | \$68,000 | \$100,000 | \$54,000 | 33%      | 26%    |
| 9      | \$174,000 | \$88,000 | \$131,000 | \$76,500 | 33%      | 15%    |

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- The data in this chart sorts owner and renter households by income deciles. Data was received through a special request from Statistics Canada.
- Data by decile group and tenure further illustrates income disparity between owners and renters.
- Owners earn significantly more than renter households across every decile and the gap is widening.

# Incomes in Collingwood - Deciles

**Household Incomes in Town of Collingwood**

|                 | Decile Group | Owner Income (2016) | Renter Income (2016) | CPI (2016 - 2021) <sup>^^</sup> | Owner Income (2021 estimate) | Renter Income (2021 estimate)* |
|-----------------|--------------|---------------------|----------------------|---------------------------------|------------------------------|--------------------------------|
| Low Income      | 1st          | \$26,400            | \$14,400             | 9.5%                            | \$28,900                     | \$15,764                       |
|                 | 2nd          | \$39,600            | \$20,000             |                                 | \$43,351                     | \$21,894                       |
|                 | 3rd          | \$52,400            | \$25,200             |                                 | \$57,363                     | \$27,587                       |
| Moderate Income | 4th          | \$64,500            | \$33,200             |                                 | \$70,609                     | \$36,345                       |
|                 | 5th          | \$76,500            | \$39,600             |                                 | \$83,746                     | \$43,351                       |
|                 | 6th          | \$90,000            | \$47,200             |                                 | \$98,524                     | \$51,671                       |
| High Income     | 7th          | \$109,000           | \$56,000             |                                 | \$119,324                    | \$61,304                       |
|                 | 8th          | \$133,000           | \$68,000             |                                 | \$145,597                    | \$74,441                       |
|                 | 9th          | \$174,000           | \$88,000             |                                 | \$190,480                    | \$96,335                       |

Notes/Source: ^2016 census data from Statistics Canada ^^Consumer Price Index for Canada from Statistics Canada. \*CPI adjusted incomes for 2021

- Incomes from the 2016 census have been inflated by the Canadian CPI over this period, which is estimated to be 9.5%.
- This provides an estimate of incomes in 2021. However, it does not account for actual change in income or people that might have moved to Collingwood over this period.
- When the 2021 census is released in mid-2022, the data and analysis should be updated.

# Affordability Thresholds Based on Provincial 30% Definition

## Household Incomes in Town of Collingwood and Affordability Thresholds

|                        | Decile Group | Owner Income<br>(2021 estimate) | Renter Income<br>(2021 estimate) | Affordable Rental<br>Rate (monthly)^ | Affordable<br>Purchase Price^^ |
|------------------------|--------------|---------------------------------|----------------------------------|--------------------------------------|--------------------------------|
| Low<br>Income          | 1st          | \$28,900                        | \$15,764                         | \$394                                | \$83,331                       |
|                        | 2nd          | \$43,351                        | \$21,894                         | \$547                                | \$134,231                      |
|                        | 3rd          | \$57,363                        | \$27,587                         | \$690                                | \$189,635                      |
| Modera<br>te<br>Income | 4th          | \$70,609                        | \$36,345                         | \$909                                | \$248,642                      |
|                        | 5th          | \$83,746                        | \$43,351                         | \$1,084                              | \$313,956                      |
|                        | 6th          | \$98,524                        | \$51,671                         | \$1,292                              | \$390,981                      |
| High                   | 7th          | \$119,324                       | \$61,304                         | \$1,533                              | \$486,023                      |
|                        | 8th          | \$145,597                       | \$74,441                         | \$1,861                              | \$627,911                      |
|                        | 9th          | \$190,480                       | \$96,335                         | \$2,408                              | \$896,823                      |

Notes/Source: ^Assumes 30% of gross income is available for monthly rent. ^^Assumes 30% of gross income is available for accommodation costs. Accommodation costs include mortgage (25 years, 4% fixed 5-year rate, 10% downpayment, 1.14% property tax payment).

- The data in this chart displays the maximum purchase price and rental rate each decile group could afford based on the Provincial definitions found earlier in this report.
- In addition to affordability challenges, other barriers to entry will include:
  - Availability of units at these price points
  - Rental Housing: First and Last Month Rent
  - Ownership Housing: Down payment, other closing costs

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• Housing Available to these

• Households

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# Homelessness, Shelters, Social Housing, Affordable Housing – Simcoe County



## Homelessness

- 563 people experiencing homelessness on November 17, 2020.
- 82% were singles, 11% were single with dependant, 5% were couples, 1% were couple with dependant.
- 50% of this population was in Barrie. Only 6% was in South Georgian Bay.
- 60% were adults, even spit of youth and seniors. 57% are male.
- Only 10% lost housing due to COVID-19.
- 60% experience chronic homelessness, mostly due to interpersonal / family and financial issues.
- 67% experience mental health issues.

## Social Housing

- Simcoe County has 4,546 people on the centralized wait-list for social housing (RGI – 4.7% increase 2019-2020).
  - Seniors 19%
  - Adults no dependants 52%
  - With dependants 29%
- Wait times have increased 50% since last year.
- Ongoing operating and capital subsidies to Simcoe County Housing Corporation and legacy non-profit and cooperative housing providers.
- Assisting with end of operating agreements to ensure long-term affordability and availability of units.

## Affordable Housing

- Has a target of 2,685 new units by 2024. 88% of this target has been supported since 2014 through:
- Rent supplements/ housing allowances in 2020 | 845 households since 2014
  - Homeownership down payment assistance in 2020 | 126 households since 2014
  - Creation of secondary suites (~1,000) new secondary suites created since 2014
  - Urgent home repair (\$360k in 2020 have been supported since 2014)
  - New Development:
    - \$26.8M investment in Wasaga Beach (municipal incentives) for 99 affordable units.
    - \$13.5M investment in Township of North York for 41 affordable units.
    - County approved \$80M investment in Orillia.
    - New Project in Collingwood (see next page)

Source: Simcoe County 10-Year Affordable Housing and Homelessness Prevention Strategy 2020

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# Affordable Housing in Collingwood

- 235 Rent Geared to Income ("RGI") units and 159 affordable rental units in Collingwood, owned by County and Non-Profits. Also 40 rent supplements deployed in the private market.
- Of the 4,546 households on the wait list across the entire County, there are 1,333 households waiting for units in Collingwood. Collingwood has one of the highest wait lists in all of Simcoe County for both RGI and affordable units.
- 475/485 Second Street: 147 "below market" units, recently developed by Simcoe County Housing Corporation
  - 1-BR: \$648 | 2-BR: \$763 | 3-BR: \$847
  - One building is seniors housing, one building is families/singles
  - Qualifying income must be less than \$49,500, asset value must be below \$50,000.
  - Building is fully occupied with a wait-list.



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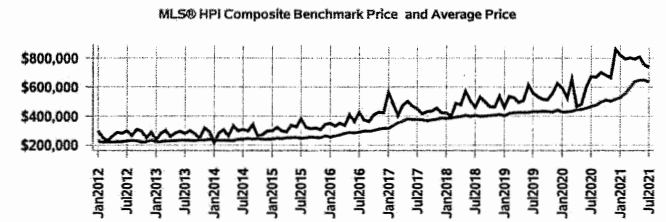
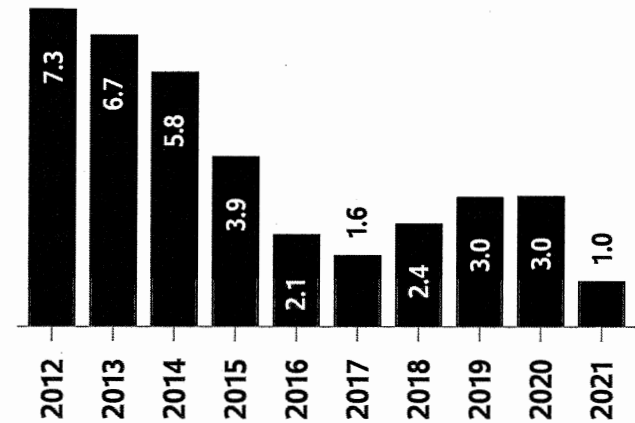
Source: Southern Georgian Bay Western District Residential Market Activity and MLS® Home Price Index Report July 2021

# Ownership Housing – Resale Data (YTD July 2021)

2021

- Median Price:
  - Single-Family: \$815,500 (up 214% since 2011, 40.5% since last year)
  - Condo Townhouse: \$646,723 (up 188% since 2011, 57.7% since last year)
  - Condo Apartment: \$547,900 (up 163% since 2011, 39.2% since last year)
- Median Days on Market:
  - Single-Family: 2021 – 8.0 days | 2020 – 26 days | 2016 – 20 days
  - Condo Townhouse: 2021 – 6.0 days | 2020 – 23 days | 2016 – 24 days
  - Condo Apartment: 2021 – 9.0 days | 2020 – 26.5 days | 2016 – 26 days
- All homes types are increasing in price rapidly, selling quickly, with decreasing supply / months of inventory.
- Demand appears to be outpacing supply.

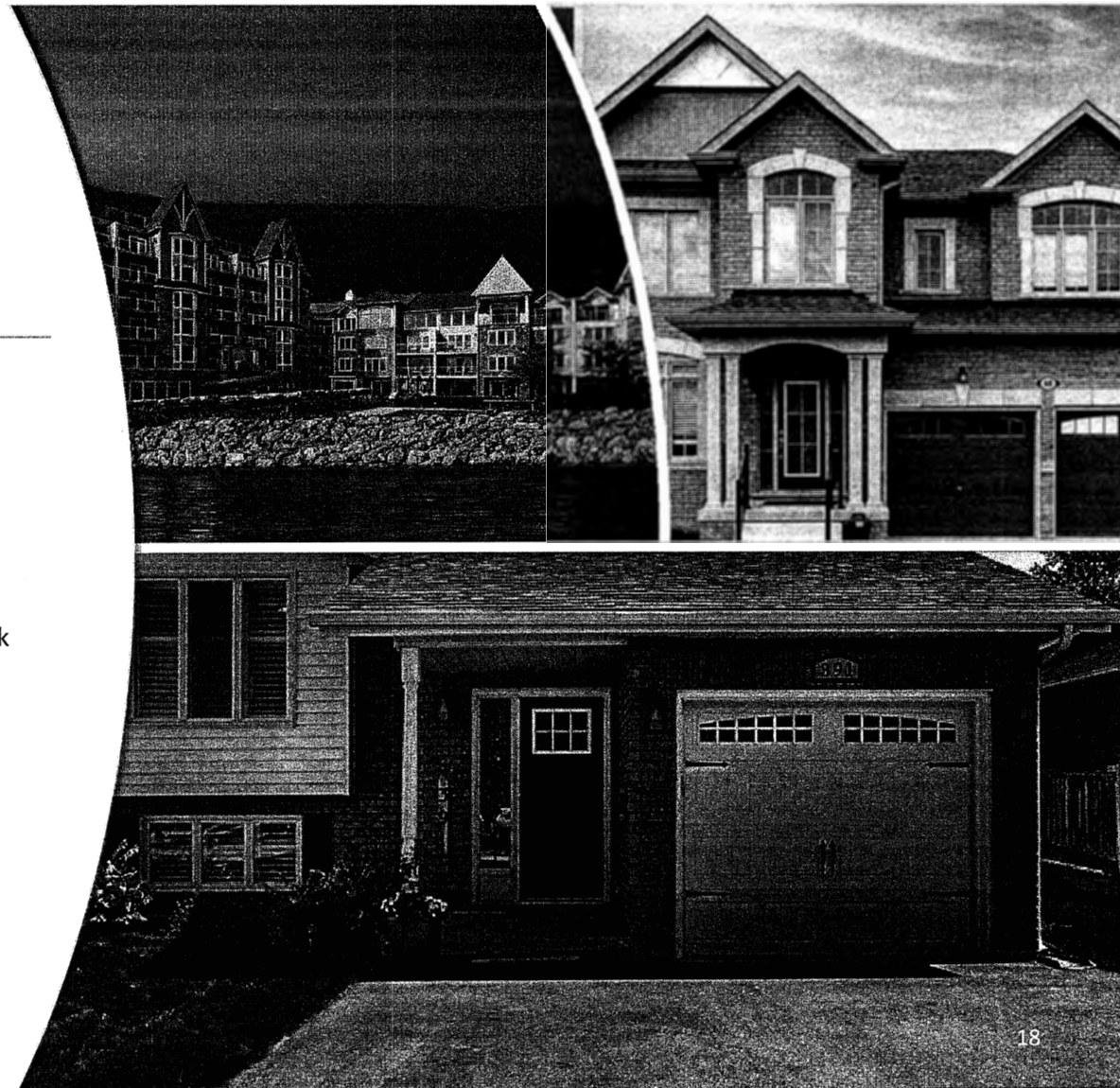
Graphs are all housing types: Months of Inventory <sup>2</sup>(July Year-to-date)





# Ownership Housing – Resale Listing Price Ranges (source: realtor.ca)

- Detached:
  - Most range between \$800k - \$1.6M
  - Some smaller “cottage” homes for less than \$650k
  - Some luxury properties for over \$2M
- Semi-Detached:
  - Small number of listings, range between \$550k - \$750k
- Townhome:
  - Typical range between \$750k - \$1M
  - Some options for less than \$500k
- Apartment:
  - Typical range between \$650k - \$1M



## Ownership Housing – New Sale, Low-Density

- New housing developments are all sold out in Collingwood. Some options remain in Clearview and Wasaga Beach.
- Pricing largely ranged between \$400k and \$970k.
- Projects sold at a pace of approximately 1.3 homes per project, per month, on average.

| Actively Marketing Low-Rise Projects<br>Collingwood and Surrounding Area, As of June 28, 2021 |           |           |               |               |             |                   |              |              |                          |                  |                       |              |                        |
|---|-----------|-----------|---------------|---------------|-------------|-------------------|--------------|--------------|--------------------------|------------------|-----------------------|--------------|------------------------|
| Project Name/Builder  | Open Date | Product   | Lot Size (ft) | Released Lots | % Sold      | Size <sup>1</sup> |              |              | Price Range <sup>2</sup> |                  | Avg SPSF <sup>2</sup> | Avg          | Abs. Rate <sup>2</sup> |
|   |           |           |               |               |             | Min               | Max          | Avg          | Min                      | Max              |                       |              |                        |
| <b>Collingwood</b>  |           |           |               |               |             |                   |              |              |                          |                  |                       |              |                        |
| Grandeur at Indigo Estates  | Nov-19    | Detached  | 55            | 4             | 100%        | 2,212             | 3,004        | 2,672        | \$744,900                | \$829,900        | \$791,567             | \$296        | 0.3                    |
| Sunvale Homes   |           |           | 45            | 4             | 100%        | 2,002             | 2,213        | 2,129        | \$644,900                | \$679,900        | \$666,567             | \$313        | 0.3                    |
|   | Jun-19    | Detached  | 36            | 23            | 100%        | 1,037             | 1,928        | 1,586        | \$619,900                | \$733,900        | \$680,344             | \$429        | 1.3                    |
|   |           |           | 45            | 8             | 100%        | 1,322             | 2,213        | 1,901        | \$584,900                | \$679,900        | \$645,900             | \$340        | 0.4                    |
| Summit View   | Jul-18    | Detached  | 43            | 79            | 100%        | 1,118             | 2,600        | 1,800        | \$557,900                | \$690,900        | \$619,400             | \$344        | 2.8                    |
| Devonleigh Homes Inc.   | Mar-15    | Townhouse | 20            | 56            | 100%        | n/a               | n/a          | n/a          | n/a                      | n/a              | n/a                   | n/a          | 1.2                    |
| Red Maple   |           |           | 36            | 100           | 100%        | n/a               | n/a          | n/a          | n/a                      | n/a              | n/a                   | n/a          | 2.2                    |
| Alliance Homes Ltd.   |           |           | 50            | 31            | 100%        | n/a               | n/a          | n/a          | n/a                      | n/a              | n/a                   | n/a          | 0.7                    |
| <b>Collingwood (3 Projects / 8 Product Offerings):</b>  |           |           |               | <b>305</b>    | <b>100%</b> | <b>1,037</b>      | <b>3,004</b> | <b>1,857</b> | <b>\$557,900</b>         | <b>\$829,900</b> | <b>\$654,637</b>      | <b>\$352</b> | <b>1.3</b>             |
| <b>Wasaga Beach</b>   |           |           |               |               |             |                   |              |              |                          |                  |                       |              |                        |
| Shoreline Point   | Feb-21    | Detached  | 52            | 21            | 100%        | 1,589             | 2,457        | 2,039        | \$779,990                | \$879,990        | \$831,657             | \$408        | 21.0                   |
| Zancor Homes  | Oct-20    |           | 40            | 61            | 98%         | 1,354             | 2,277        | 1,748        | \$774,990                | \$889,990        | \$834,276             | \$477        | 27.6                   |
|   |           |           | 60            | 39            | 92%         | 1,629             | 2,030        | 1,865        | \$889,990                | \$969,990        | \$927,490             | \$497        | 8.6                    |
| Villas of Upper Wasaga  | Aug-19    | Townhouse | 23            | 77            | 26%         | 1,483             | 2,182        | 1,850        | \$479,990                | \$537,990        | \$513,590             | \$278        | 1.1                    |
| Baycliffe Communities   | Oct-16    | Detached  | 60            | 41            | 88%         | 1,609             | 1,716        | 1,658        | \$849,900                | \$858,900        | \$855,900             | \$516        | 0.7                    |
| Golf Side Estates   |           |           | JDC Homes     |               |             |                   |              |              |                          |                  |                       |              |                        |
| <b>Wasaga Beach (3 Projects / 5 Product Offerings):</b>                                       |           |           |               | <b>239</b>    | <b>72%</b>  | <b>1,354</b>      | <b>2,457</b> | <b>1,863</b> | <b>\$479,990</b>         | <b>\$969,990</b> | <b>\$801,923</b>      | <b>\$430</b> | <b>2.2</b>             |
| <b>Clearview</b>  |           |           |               |               |             |                   |              |              |                          |                  |                       |              |                        |
| Nottawasaga Station   | Sep-17    | Detached  | 45            | 90            | 80%         | 1,355             | 2,486        | 1,907        | \$573,900                | \$706,900        | \$635,567             | \$333        | 1.7                    |
| MacPherson Master Builders  |           |           | 50            | 47            | 85%         | 1,462             | 3,214        | 2,378        | \$613,900                | \$825,900        | \$712,775             | \$300        | 1.0                    |
| Ridge View Estates  | Aug-17    | Detached  | 50            | 35            | 66%         | 1,316             | 2,415        | 1,786        | \$539,900                | \$639,900        | \$586,900             | \$329        | 0.5                    |
| Crawford Fine Homes   |           | Semi      | 24            | 24            | 96%         | 1,489             | 1,489        | 1,489        | \$399,900                | \$399,900        | \$399,900             | \$269        | 0.5                    |
| <b>Clearview (2 Projects / 4 Product Offerings):</b>  |           |           |               | <b>196</b>    | <b>81%</b>  | <b>1,316</b>      | <b>3,214</b> | <b>2,121</b> | <b>\$399,900</b>         | <b>\$825,900</b> | <b>\$664,192</b>      | <b>\$313</b> | <b>0.9</b>             |
| <b>Total / Average (8 Projects, 17 Product Offerings):</b>                                    |           |           |               | <b>740</b>    | <b>86%</b>  | <b>1,037</b>      | <b>3,214</b> | <b>1,946</b> | <b>\$399,900</b>         | <b>\$969,990</b> | <b>\$720,537</b>      | <b>\$371</b> | <b>1.3</b>             |

<sup>1</sup> = Based on Available Inventory; <sup>2</sup> = Adjusted to exclude months off-market or months with no product available.  
Size and pricing not available for some projects.

## Ownership Housing – New Sale, Apartments

- A number of new apartment projects are currently selling, with 77% sold.
- Sales averaged 1.7 homes per month, per project.
- New apartments averaged approximately \$522 per square foot. This would result in:
  - One-Bedroom (650 square foot): \$340k
  - Two/Three-Bedroom (900 square foot): \$470k
  - Some units available above these thresholds

### Surveyed Actively Marketing (New) Condominium Apartment Projects in Collingwood As of June 28, 2021

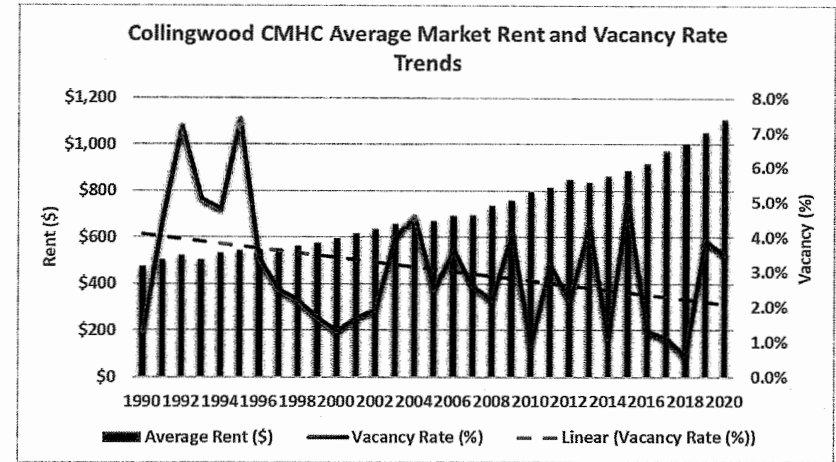
| Project Name/Developer                              | Open Date | Status* | Storeys  | Total Units | Released Units | % Sold     | Available Units    |                              | Avg. \$PSF** |              | Abs.***     |            |
|---|-----------|---------|----------|-------------|----------------|------------|--------------------|------------------------------|--------------|--------------|-------------|------------|
|   |           |         |          |             |                |            | Size Range (sf)    | Price Range                  | Org.         | Curr.        | 70%         | Overall    |
| Royal Windsor at Balmoral Village<br>Sherwood Homes | Nov-19    | Pre     | 5        | 132         | 73             | 42%        | 660 - 1,927        | \$349,900 - \$971,900        | \$507        | \$509        | -           | 3.1<br>16  |
| Wyldeewood Creek - Building A<br>Brandy Lane Homes  | Apr-19    | Pre     | 3        | 33          | 33             | 94%        | 964 - 1,084        | \$449,990 - \$489,990        | \$336        | \$459        | 1.4<br>16.6 | 1.4<br>23  |
| Wyldeewood Creek - Building B<br>Brandy Lane Homes  | Apr-19    | Pre     | 3        | 27          | 27             | 93%        | 1,084 - 1,084      | \$489,990 - \$489,990        | \$333        | \$452        | 1.2<br>15.6 | 1.1<br>23  |
| Wyldeewood Creek - Building C<br>Brandy Lane Homes  | Apr-19    | Pre     | 3        | 27          | 27             | 93%        | 1,084 - 1,084      | \$489,990 - \$489,990        | \$352        | \$452        | 1.2<br>15.6 | 1.1<br>23  |
| Wyldeewood Creek - Building D<br>Brandy Lane Homes  | Apr-19    | Pre     | 3        | 24          | 24             | 92%        | 1,084 - 1,084      | \$489,990 - \$489,990        | \$328        | \$452        | 1.2<br>14.6 | 1.0<br>23  |
| Wyldeewood Creek - Building E<br>Brandy Lane Homes  | Apr-19    | Pre     | 3        | 27          | 27             | 93%        | 1,084 - 1,084      | \$489,990 - \$489,990        | \$344        | \$452        | 1.2<br>15.6 | 1.1<br>23  |
| Wyldeewood Creek - Building F<br>Brandy Lane Homes  | Apr-19    | Pre     | 3        | 33          | 33             | 91%        | 1,084 - 1,084      | \$489,990 - \$489,990        | \$339        | \$452        | 1.8<br>12.6 | 1.3<br>23  |
| Monaco<br>Stonebrook / YYZed                        | Oct-17    | UC      | 6        | 128         | 128            | 95%        | 916 - 1,415        | \$769,400 - \$899,400        | \$600        | \$725        | 5.3<br>16.9 | 3.0<br>41  |
| <b>Total/Average (8 Projects):</b>                  |           |         | <b>4</b> | <b>303</b>  | <b>244</b>     | <b>77%</b> | <b>660 - 1,927</b> | <b>\$349,900 - \$971,900</b> | <b>\$462</b> | <b>\$522</b> | <b>2.1</b>  | <b>1.7</b> |

\* Pre = Pre-Construction; UC = Under Construction.  
 \*\* Avg. \$PSF = Original values are based on total inventory, current values are based on remaining inventory.  
 \*\*\* Abs. = Top number represents sales per month; bottom number represents the number of months the project has been on the market or the number of months to 70% sold. Source: Altus Group/RealNet Canada, Project Marketing Materials

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## Rental Housing – CMHC Average Market Rent and Vacancy Rate

- CMHC Average Market Rent (“AMR”) provides a high-level estimate of average rents in a municipality. It provides a useful indication of how overall rents and vacancy rates are trending. Includes all rental units, newly leased and long-term “rent controlled” units. Is not indicative of actual **Market Rents**.
- As illustrated, rents have been increasing year over year, while vacancy has been decreasing.
- Average rents have increased 134% since 1990 (average annual increase of 3%). Rents have been increasing more rapidly in recent years, averaging over 5% since 2016.
- The vacancy was around 1% between 2016 – 2018, but increased to over 3% the past two years. Some of this is likely explained by the recent affordable rental project, as well as COVID-19. Of note, vacancies are lower for buildings built between 1960 -1979 (1.4%) and 1980-1999 (2.6%) – likely because they are more affordable.



| Collingwood Average Market Rent and Vacancy Rate October 2020 |                     |              |
|---|---------------------|--------------|
| Bedroom Type  | Average Market Rent | Vacancy Rate |
| Bachelor  | \$993               | -            |
| One-Bedroom   | \$1,003             | 4.4%         |
| Two-Bedroom   | \$1,192             | -            |
| Three-Bedroom   | -                   | -            |
| Total   | \$1,109             | 3.5%         |

Source: CMHC Housing Portal

# Rental Housing – True Market Rents

(source: Market Rent Survey for Simcoe County 2020)

- Market rents from Simcoe County Market Rental Survey are much higher than CMHC AMR, as expected.
- These are the rents one would expect to pay to secure a new unit.
- Shared accommodation include a rented room within a home owned by another.

| Collingwood Average Market Rent 2020 (Apartments) |                          |                             |
|---|--------------------------|-----------------------------|
| Bedroom Type                                      | CMHC Average Market Rent | Simcoe County Market Survey |
| Bachelor  | \$993                    | \$942                       |
| One-Bedroom                                       | \$1,003                  | \$1,351                     |
| Two-Bedroom                                       | \$1,192                  | \$1,640                     |
| Three-Bedroom                                     | -                        | \$1,750                     |
| Total   | \$1,109                  | -                           |

Source: CMHC Housing Portal and Simcoe County Rental Survey

| Collingwood Average Market Rent Low-Rise Housing |                        |                        |
|--|------------------------|------------------------|
| Bedroom Type                                     | Single-Family Attached | Single-Family Detached |
| Two-Bedroom                                      | \$1,467                | \$1,785                |
| Three-Bedroom                                    | \$1,957                | \$2,316                |
| Shared Accommodation                             | \$724                  |                        |

Source: Simcoe County Rental Survey



Average Market Rent Survey  
2020

Prepared by Pratik Sanghani, Research Assistant  
Jacquie Connerney, Research Assistant  
Under the guidance of Valerie Chapman, Research Analyst  
December 2020

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# Affordability Gap Analysis

- The following table presents the income deciles (by tenure) and affordability thresholds of each decile group demonstrated earlier in this report (Page 13). It also illustrates the typical price/rent of housing options in the Town (Pages 14-22).

- Red indicates the home is unaffordable and Green indicates the home is affordable to that decile group.
- As illustrated, most new ownership homes and rental apartments/homes are unaffordable to households below the 7<sup>th</sup> income decile.
- Also of note, 100% of the CMHC AMR is only affordable to renter households below the 6<sup>th</sup> income decile (important when selecting an affordability target for any new housing program).

| Ownership Housing Affordability Gap Analysis |                |           |           |           |           |           |           |           |           |
|--|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Income Decile                                | 1              | 2         | 3         | 4         | 5         | 6         | 7         | 8         | 9         |
| Affordability Threshold                      | \$83,331       | \$134,231 | \$189,635 | \$248,642 | \$313,956 | \$390,981 | \$486,023 | \$627,911 | \$896,823 |
| Housing Type                                 | Purchase Price |           |           |           |           |           |           |           |           |
| Single-Family Resale                         | \$815,000      |           |           |           |           |           |           |           |           |
| Condo Townhouse Resale                       | \$646,723      |           |           |           |           |           |           |           |           |
| Condo Apartment Resale                       | \$547,900      |           |           |           |           |           |           |           |           |
| Single-Family New (high range)               | \$557,900      |           |           |           |           |           |           |           |           |
| Single-Family New (low range)                | \$829,900      |           |           |           |           |           |           |           |           |
| Condo Apartment New 1BR                      | \$340,000      |           |           |           |           |           |           |           |           |
| Condo Apartment New 2BR                      | \$470,000      |           |           |           |           |           |           |           |           |

| Rental Housing Affordability Gap Analysis |                     |       |       |       |         |         |         |         |         |
|---|---------------------|-------|-------|-------|---------|---------|---------|---------|---------|
| Income Decile                             | 1                   | 2     | 3     | 4     | 5       | 6       | 7       | 8       | 9       |
| Affordability Threshold                   | \$394               | \$547 | \$690 | \$909 | \$1,084 | \$1,292 | \$1,533 | \$1,861 | \$2,408 |
| Housing Type                              | Monthly Rental Rate |       |       |       |         |         |         |         |         |
| CMHC Apartment Bachelor                   | \$993               |       |       |       |         |         |         |         |         |
| CMHC Apartment 1BR                        | \$1,003             |       |       |       |         |         |         |         |         |
| CMHC Apartment 2BR                        | \$1,192             |       |       |       |         |         |         |         |         |
| Market Apartment Bachelor                 | \$942               |       |       |       |         |         |         |         |         |
| Market Apartment 1BR                      | \$1,351             |       |       |       |         |         |         |         |         |
| Market Apartment 2BR                      | \$1,640             |       |       |       |         |         |         |         |         |
| Market Apartment 3BR                      | \$1,750             |       |       |       |         |         |         |         |         |
| Market SF Attached 2BR                    | \$1,467             |       |       |       |         |         |         |         |         |
| Market SF Attached 3BR                    | \$1,957             |       |       |       |         |         |         |         |         |
| Market SF Detached 2BR                    | \$1,785             |       |       |       |         |         |         |         |         |
| Market SF Detached 3BR                    | \$2,316             |       |       |       |         |         |         |         |         |
| Shared Accommodation                      | \$724               |       |       |       |         |         |         |         |         |



# Affordability Profile of Households and Gap Analysis

- The data indicates that much of the housing in Collingwood is unaffordable to most households in the area.
- For ownership housing, it is likely that high-income individuals from other parts of Ontario are moving to Collingwood, which would not be reflected in the data. As illustrated throughout this report, it also appears that the current supply is not sufficiently meeting demand.
- Owners are also more likely to spend over 30% of their gross household income on a home in order to remain in the "market", believing that their equity commitment will pay off down the road.
- Renters are also facing significant affordability challenges. Outside of a bachelor apartment, rental apartment and rental single-family homes are unaffordable to roughly 70% of all rental households in the municipality. Unlike owners, most renters will overpay for housing, due to lack of choice, without any corresponding benefit.
- Lack of choice and supply are two key factors driving rental housing unaffordability, which is unlikely to improve without the introduction of new market and affordable supply.
- When selecting an affordability target, it is important to note that 100% of the CMHC AMR still remains out of reach for many renter households.
- This data should be revised and reassessed when the 2021 census data is released.

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# Who are the Households Facing Affordability Challenges



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# Core Housing Need - Definition

- CMHC has utilized census data to assess households in Core Housing Need within municipalities across Canada.

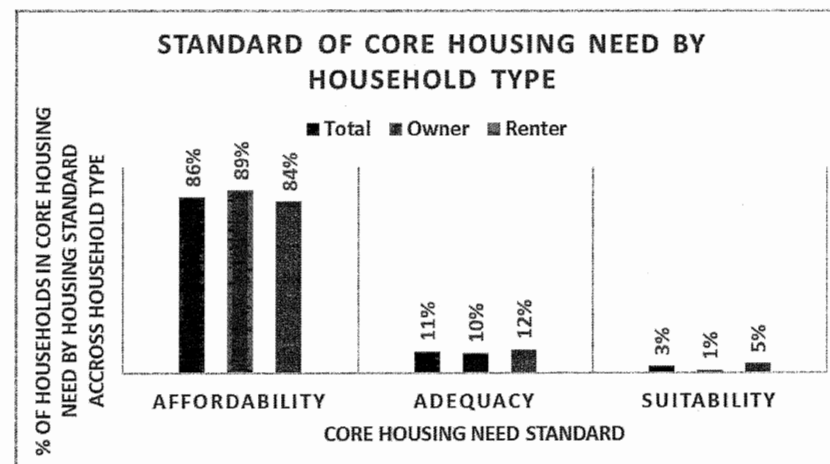
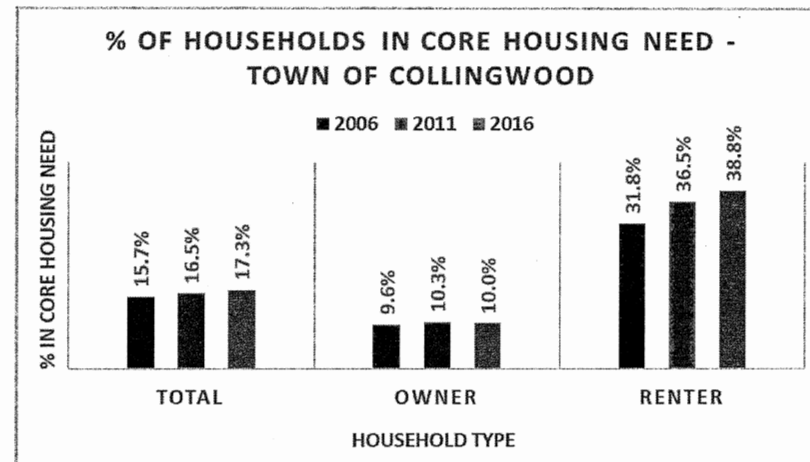
A household is in Core Housing Need if its housing does not meet one or more standards for housing:

- **Affordability:** Household is spending more than 30% of before-tax household income.
  - **Adequacy:** Home requires major repairs.
  - **Suitability:** Home size is not adequate to the household size (i.e. family of 5 living in a 2-bedroom home).
  - Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size and make-up of resident households. Affordable housing costs less than 30 per cent of before-tax household income.
- In addition to providing total count of households experiencing Core Housing Need, CMHC provides specific data points to help identify the characteristics and socioeconomic indicators of these households.
  - The following section provides an overview of this data to help the Town of Collingwood understand the needs of those experiencing affordability challenges.
  - All data comes from the Canadian Census and CMHC Housing Portal for the Town of Collingwood Census Subdivision.



# Households in Core Housing Need - # of Households

- Households in core housing need have been increasing every census period since 2006.
- Significantly more renter households in core housing need than owners.
- Ownership households in core housing need has been relatively stable since 2006.
- Renter households in core housing need has been rapidly increasing.
- 0% of the surveyed households in core housing need indicate that affordability is the only challenge. This means these households are not only spending too much on housing costs, but also the home is either not suitable or adequate to their needs.
- Vast majority of households in Core Housing Need (84% - 89%) is due to affordability standard. Adequacy is next most common standard for all household types (10%-12%).
- For rental households, suitability and adequacy represent a statistically significant result. These households are likely paying too much for housing, in addition to living in a home that requires major repairs and is not suitable to them.



- Renter households have higher incidence of core housing need across all characteristics. Key renter groups include:
  - Older households (65 and over) and households with at least one-senior.
  - Lone-parent and one-person households.
  - Households with a child.
  - Recent immigrants.
  - Households with activity limitations.
- While certain owner groups will also face affordability challenges, clearly a larger need to address renter households across a variety of incomes and characteristics.
- Since 2006, the following renter groups have experienced a 10% growth in core housing need:
  - Those age 35 - 64
  - One-person households
  - Immigrants and recent immigrants

### Households in Core Housing Need by Household Characteristics

| Year  | 2016       |            | 2011       |            | 2006       |            |
|---|------------|------------|------------|------------|------------|------------|
| Tenure  | Owner      | Renter     | Owner      | Renter     | Owner      | Renter     |
| <b>Total - % Households in Core Housing Need</b>            | <b>10%</b> | <b>39%</b> | <b>10%</b> | <b>37%</b> | <b>10%</b> | <b>32%</b> |
| <b>Age of Primary Household Maintainer</b>                  |            |            |            |            |            |            |
| 15 to 24 years  | 0%         | 37%        | 0%         | 0%         | 0%         | 33%        |
| 25 to 34 years  | 8%         | 30%        | 13%        | 25%        | 16%        | 33%        |
| 35 to 44 years  | 8%         | 38%        | 10%        | 38%        | 13%        | 27%        |
| 45 to 54 years  | 8%         | 33%        | 12%        | 43%        | 7%         | 22%        |
| 55 to 64 years  | 9%         | 40%        | 9%         | 32%        | 9%         | 31%        |
| 65 years and over   | 12%        | 49%        | 9%         | 40%        | 9%         | 44%        |
| <b>Household Type</b>                                       |            |            |            |            |            |            |
| Couple with children  | 3%         | 26%        | 5%         | 30%        | 4%         | 21%        |
| Couple without children                                     | 5%         | 17%        | 3%         | 23%        | 3%         | 16%        |
| Lone-parent household                                       | 15%        | 47%        | 21%        | 46%        | 21%        | 48%        |
| One-person household  | 22%        | 55%        | 23%        | 43%        | 19%        | 39%        |
| Household has at least one senior (65 or older)             | 12%        | 47%        | 9%         | 39%        | 8%         | 39%        |
| Household has at least one child less than 18 years old     | 6%         | 43%        | 10%        | 46%        | 13%        | 39%        |
| <b>Immigration Status</b>                                   |            |            |            |            |            |            |
| Non-immigrant   | 9%         | 39%        | 10%        | 35%        | 10%        | 33%        |
| Immigrant   | 14%        | 37%        | 15%        | 47%        | 9%         | 22%        |
| Recent immigrants (landed 2011-2016)                        | 67%        | 67%        | 0%         | 0%         | 0%         | 0%         |
| <b>Household Characteristics</b>                            |            |            |            |            |            |            |
| Household has at least one person with activity limitations | 11%        | 44%        | 13%        | 41%        | 14%        | 37%        |
| <b>Aboriginal Households</b>                                |            |            |            |            |            |            |
| Aboriginal households                                       | 9%         | 38%        | 0%         | 18%        | 0%         | 36%        |

Source: CHC Housing Portal Core Housing Need Analysis for Collingwood. Red indicates variable is above overall average for tenure.

AA

Affordability

Why is

1c:

Eroding?

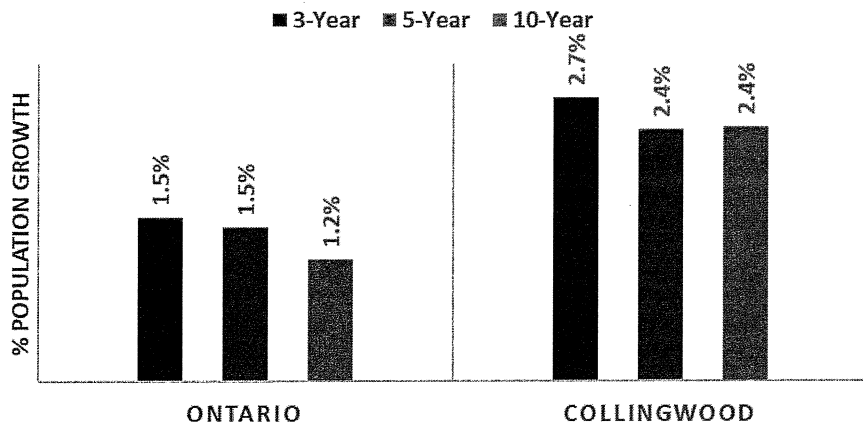


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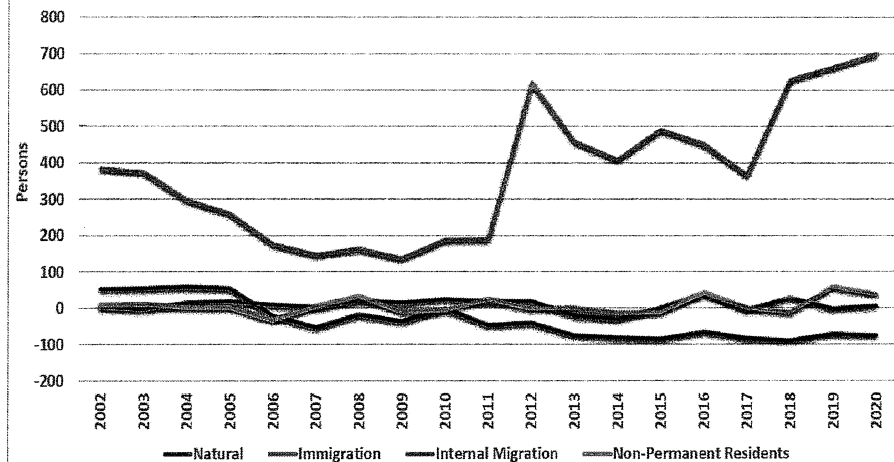
# Population Growth

- Population growth has been strong in Collingwood over past ten years, growing at nearly double the Provincial average.
- Collingwood has grown by 2,552 persons between 2011 and 2016 (13% growth) relative to Ontario's growth of 4.6% over this period.
- Mobility data shows that nearly all of Collingwood's population growth over the past two decades has come from internal migration – persons moving to Collingwood from elsewhere in Canada, with 43% coming from the GTHA.

## ANNUAL AVERAGE POPULATION GROWTH



## Components of Population Growth



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# Population Change by Age Cohort

- This population growth, through internal migration, has likely come from two main sources:
  - Affluent retirees, primarily from the GTA
  - Young adults and families, moving to the area for employment reasons, more affordable housing relative to other market areas, and/or lifestyle appeal.
- As illustrated in the table to the left, retirees (50 to 69) have made up a sizable share of population growth over the past decade. However, this growth has slowed in the past five years.
- Conversely, young adults/families (20 to 39) and even middle-aged persons (40 to 49) have seen an increasing share of population growth over the past five years.
- Over the past year, the COVID-19 pandemic has shifted housing demand in several ways. The increasing prevalence of work-from-home has pushed some households to consider both larger homes and lower-density communities further from the GTA. This includes persons who were near retirement age and have used the pandemic as an impetus to make the move away from the city. It also includes young families who were also likely considering moving away from the city prior to the pandemic in search of more square footage and/or a quieter lifestyle.
- Secondary/Seasonal homes are also playing a part and not captured by the data.

| Population Growth by Age Cohort<br>Town of Collingwood, 2010 to 2020 |          |          |          |          |          |          |          |       |        |
|--|----------|----------|----------|----------|----------|----------|----------|-------|--------|
| Year   | Under 20 | 20 to 29 | 30 to 39 | 40 to 49 | 50 to 59 | 60 to 69 | 70 to 79 | 80+   | Total  |
| <b>Population (Persons)</b>  |          |          |          |          |          |          |          |       |        |
| 2010   | 3,999    | 2,148    | 2,167    | 2,531    | 2,873    | 2,575    | 1,816    | 1,247 | 19,356 |
| 2015   | 4,147    | 2,308    | 2,332    | 2,541    | 3,252    | 3,449    | 2,263    | 1,530 | 21,822 |
| 2020   | 4,446    | 2,513    | 2,683    | 2,709    | 3,236    | 3,953    | 3,211    | 1,788 | 24,539 |
| <b>Total Growth (Persons)</b>  |          |          |          |          |          |          |          |       |        |
| 2010 to 2015   | 148      | 160      | 165      | 10       | 379      | 874      | 447      | 283   | 2,466  |
| 2015 to 2020   | 299      | 205      | 351      | 168      | -16      | 504      | 948      | 258   | 2,717  |
| 2010 to 2020   | 447      | 365      | 516      | 178      | 363      | 1,378    | 1,395    | 541   | 5,183  |
| <b>% Growth</b>  |          |          |          |          |          |          |          |       |        |
| 2010 to 2015   | 4%       | 7%       | 8%       | 0%       | 13%      | 34%      | 25%      | 23%   | 13%    |
| 2015 to 2020   | 7%       | 9%       | 15%      | 7%       | 0%       | 15%      | 42%      | 17%   | 12%    |
| 2010 to 2020   | 11%      | 17%      | 24%      | 7%       | 13%      | 54%      | 77%      | 43%   | 27%    |

Source: Statistics Canada

# Ownership Housing Affordability is Strained

- Utilizing Environics income estimation (slightly different from census data), the following table assesses the household incomes relative to the average resale home value.
- Affordability has been quickly eroding in recent years, with the average income now failing to afford the average resale home price.
- These increased housing costs and rising affordability barriers have two key implications for housing demand in Collingwood:
  - Many would-be purchasers will now rent, placing increasing demand and pressure on the **rental market**.
  - Others may consider a denser housing option such as a townhome, apartment, or home in need of repairs.

**Median Family Income & Housing Affordability  
Collingwood, 2016 to 2020**

| Year | Average Household Income | Annual Growth | Stress Test Rate <sup>1</sup> | Max. Affordable Home Value <sup>2</sup> | Avg. Resale Value | Annual Growth | Affordability Gap <sup>3</sup> |
|------|--------------------------|---------------|-------------------------------|---|-------------------|---------------|--------------------------------|
| 2016 | \$81,847                 | 3.3%          | 4.74%                         | \$506,992                               | \$386,178         | -             | 31%                            |
| 2017 | \$84,459                 | 3.2%          | 4.64%                         | \$530,969                               | \$455,562         | 18.0%         | 17%                            |
| 2018 | \$87,510                 | 3.6%          | 5.34%                         | \$515,672                               | \$488,638         | 7.3%          | 6%                             |
| 2019 | \$90,761                 | 3.7%          | 5.19%                         | \$545,508                               | \$536,689         | 9.8%          | 2%                             |
| 2020 | \$94,035                 | 3.6%          | 4.94%                         | \$582,116                               | \$653,209         | 21.7%         | -11%                           |

<sup>1</sup>= BoC's Five-Year Benchmark Rate on July 1 of the given year.

<sup>2</sup>= Assumes a 20% downpayment, mortgaged over 25 years, \$3,600 in annual property tax, a debt-to-income ratio of 36%, and no major household

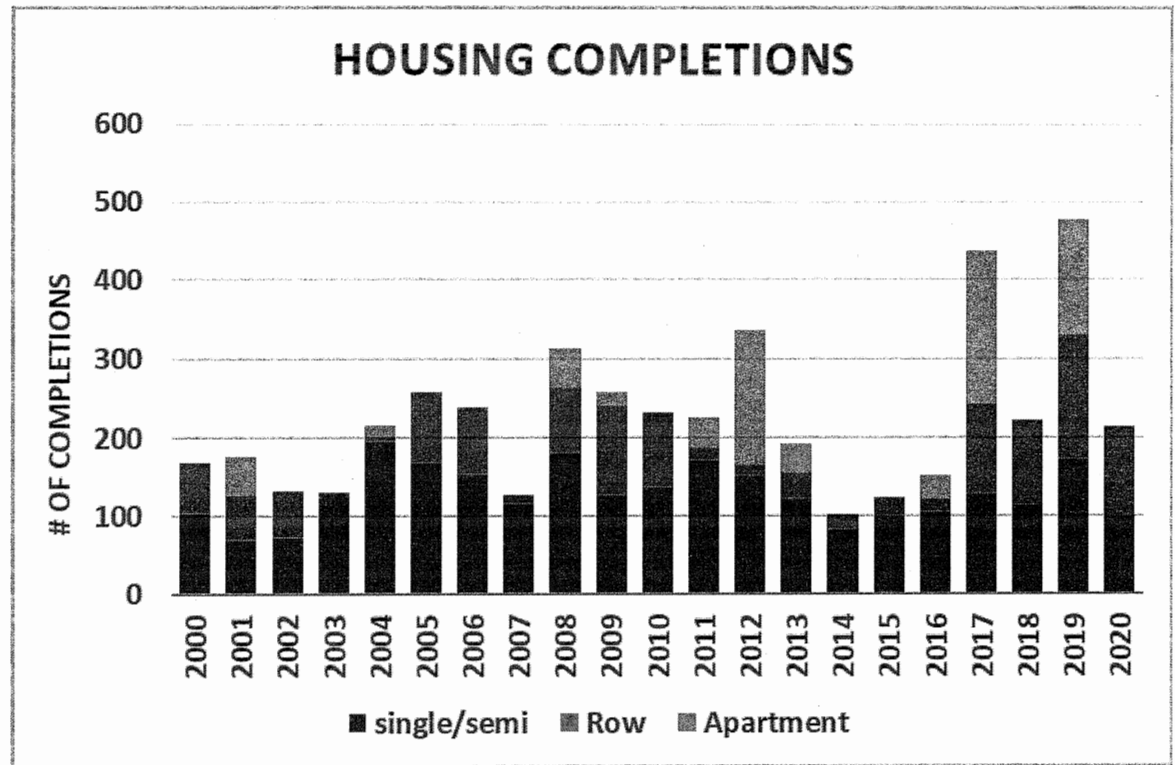
<sup>3</sup>= Max. Affordable Home Value relative to Avg. Resale Value

Source: Environics, Bank of Canada, South Georgian Bay Association of Realtors, NBLC

AN

# Housing Starts and Growth Forecast

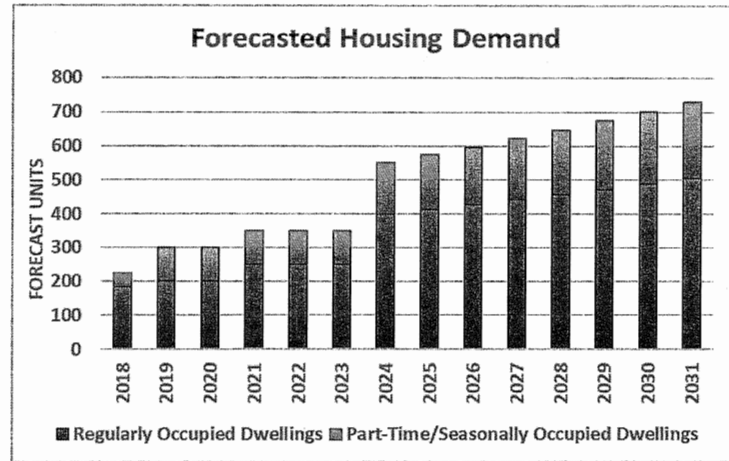
- Housing growth has been relatively stable, averaging approximately 300 new home completions over past 3 and 5 years, and around 250 new home completions over past 10 and 20 years.
- The market is producing less single and semi-detached homes, and more townhomes and apartments.
- Two of the last four years has seen more than 400 new housing completions.
- 20% of household growth since 2006 has been renter households.





# Housing Forecast

- Looking forward, the Town of Collingwood forecasts an increasing level of population growth into the foreseeable future.
- Hemson Consulting completed an updated Development Charge Background study in 2019, which forecasted a total housing demand of 6,750 units between 2018 and 2031, equal to an average of 519 new housing units per year.
- Hemson notes that this growth will primarily occur through single/semi detached and townhomes.
- The forecast is well above the recent housing start activity in the Town.



| Collingwood Household Forecast 2018 to 2031 |              |              |              |
|---|--------------|--------------|--------------|
| Year  | Occupied     | Seasonal     | Total        |
| 2018 (Observed)                             | 10,097       | 2,178        | 12,275       |
| 2031 (Forecast)                             | 14,850       | 4,175        | 19,025       |
| <b>Avg. Annual Increase (2018 to 2031):</b> | <b>366</b>   | <b>154</b>   | <b>519</b>   |
| <b>Total Increase (2018 to 2031):</b>       | <b>4,753</b> | <b>1,997</b> | <b>6,750</b> |

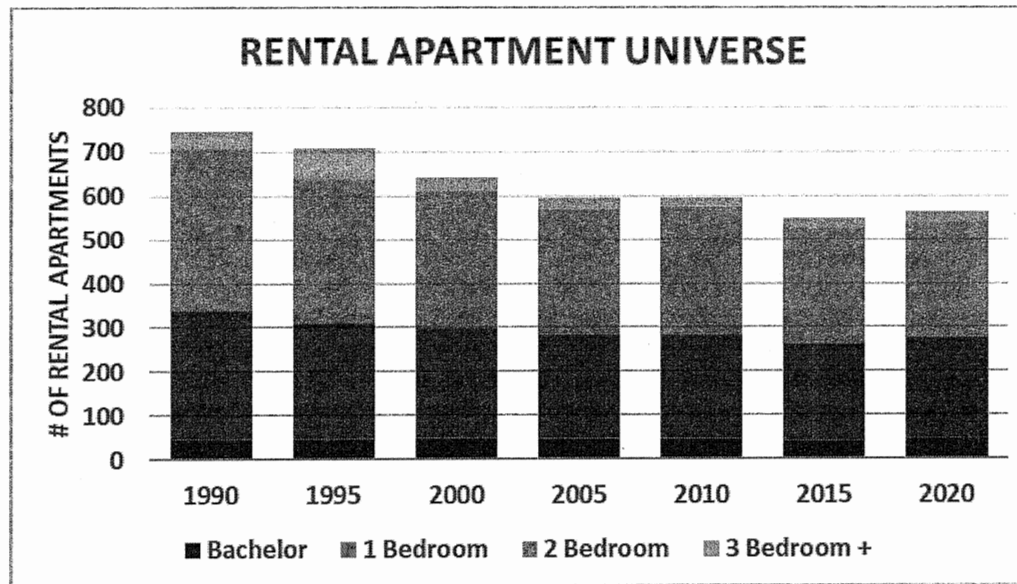
Source: 2019 Development Charge Back Ground Study Collingwood

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## The Rental Market is Shrinking

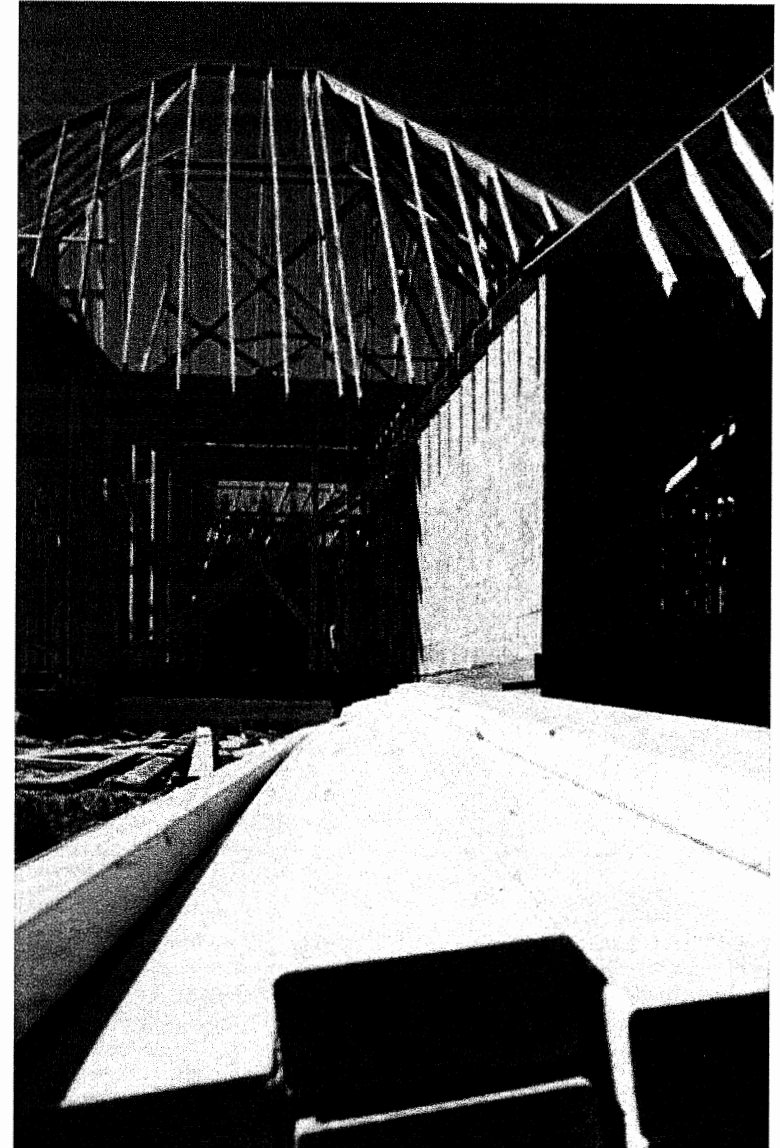
- Collingwood has added only 213 new rental units since 2008 (6% of all housing completions), with 147-units being associated with the Simcoe County Second Street affordable housing development.
- Despite the above, the Town's rental universe has decreased by 181 total rental units since 1990, with the vast majority being one and two-bedroom units.



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# Primary Affordability Challenges

- Collingwood is rapidly growing, and expected to continue to grow looking forward. Overall, it appears that this growth, and corresponding demand for housing, is outpacing housing supply.
- This supply/demand gap is noticeable in the ownership market, with home price growth exceeding income growth.
- However, the supply/demand gap is most noticeable for rental housing. As home prices continue to become unaffordable, many households will look to the rental market. This is placing significant pressure on a rental market that has shrunk steadily over the past thirty years with very little new supply.
- This situation is causing low vacancy rates and rapid rental rate increases as assessed earlier in this report. This is also eroding the availability of traditionally affordable rental housing to those with lower incomes.
- Further, it is likely that those with higher incomes and equity are moving from the GTHA and placing further upward pressure on home prices.
- It is imperative, through the ongoing Official Plan Review, that adequate land supply is made available for future development to keep pace with population growth and housing demand.
- It is also imperative that the Town encourage the delivery of new rental housing. New rental housing will provide more choice and availability in the market. It will also allow those currently living in "older" rental units but have the income to rent a higher quality unit (if one was available) to do so. This is referred to as the "Filtering Process", freeing up an older unit at lower rent to a lower income household.
- Additionally, affordable rental housing is needed, and should be supported with financial incentives and land.



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# Current and Future Needs

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# Current Unmet Demand – Summary Highlights

- There is need across the housing continuum. Simcoe County currently has a sizeable homelessness population and wait list for social housing. However, it is assumed that this need falls under the purview of Simcoe County as Service Manager (e.g. shelters, transitional housing, social housing, affordable housing).
- **Market Ownership Housing:** It appears that the supply of new ownership housing is not keeping pace with demand or the forecasted housing need. The best option for addressing ownership housing affordability is to ensure that realistic housing forecasts are developed and enough land is made available to allow developers to keep pace with demand. **This should be carefully considered through the ongoing Official Plan Review.**
- **Market Rental Housing:** As discussed in this report, there has been virtually no new rental housing delivered to the Collingwood market over the past 20 years. New purpose-built rental housing, as well as other options (e.g. second suites) are needed. This initiative can be supported with incentives if desired.
- **Affordable Ownership Housing:** It is also possible to partner with non-profit affordable ownership groups (e.g. Options for Homes, Habitat for Humanity) to deliver housing at below market rates to qualifying households. The County's down payment assistance program can also be leveraged.
- **Affordable Rental Housing:** There is a significant need for new affordable rental housing that is affordable to households below the 6<sup>th</sup> income decile.
- As the Town continues to grow, affordability challenges will worsen if housing supply does not adequately grow and respond to the need. Efforts should focus on market and affordable rental housing. Affordable ownership housing should also be pursued as a Secondary objective.
- Both market and affordable rental should seek to deliver a broad spectrum of units given the demand characteristics of those in Core Housing Need. A focus on one and two-bedroom units is appropriate, as well as housing for seniors. This will address the Core Housing Need characteristics (slide 29):
  - Older households, seniors, lone-parent and one-person households, households with children, and immigrant households.

# Future housing demand and needs

## Current Need:

- Homeless: 563 people in Simcoe County
- Low-Income Rental: 4,546 households on the centralized wait-list across Simcoe County
- Low to Moderate Income Rental: 916 rental households in Core Housing Need
- Moderate Income Ownership Housing: 683 owner households in Core Housing Need

## Future Need:

- Households forecasted to almost double by 2031 according to Development Charges Study. Simcoe County also expected to grow significantly to 2051 (Growth Plan).
- Growth will place upward pressure on affordability for all groups if supply does not meet demand.
- Growth is likely to place upward pressure on affordability for low-income groups without direct public-sector action.
- Based on growth forecast to 2031, assumption that rental housing will account for 20% of households growth (trend since 2006), and Core Housing Need remains at 2016 level (38.8% of renter households) – the number of renter households in Core Housing Need will increase to nearly 1,700.
- The above is also likely an underestimate, as continued increases to rental rates will likely place more renter households in Core Housing Need, which has been the case in Collingwood since 2006 with this group increasing by 300.



# Contact Us



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